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ABSTRACT

Data from the National Postsecondary Student Aid Study (NPSAS) are used to provide information about recipients of Stafford loans (formerly named Regular Guaranteed Student Loans). Both the in-school component and out-of-school component of the NPSAS contributed data to the report. Twenty-seven tables present data on: (1) patterns of Stafford borrowing during the 1986-87 school year, distribution of aid recipients, and average amounts of aid awarded, by level of study, control and level of institution, dependency status, family income, and major field of study; (2) cumulative borrowing, by the same elements as above; and (3) repayment of Stafford loans among individuals who had left school between 1976 and 1985, by repayment status (in-repayment, paid-in-full, or in-default) and by such characteristics of repayers as family income, major field of study, and amount borrowed. Appendices contain technical notes, a classification of instructional programs, and the survey questionnaire. (JDD)

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NATIONAL CENTER FOR EDUCATION STATISTICS

E.D.TABS June 1990

1987 National Postsecondary Student Aid Study

Characteristics of Stafford Loan Recipients, 1988

Peter Stowe
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Postsecondary Education Statistics Division

Data Series:
DR–NPSAS–86/87

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June 1990

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Executive Summary

To obtain data that would address a myriad of policy and research issues surrounding postsecondary education and student financial aid, the National Center for Education Statistics (NCES) established the National Postsecondary Student Aid Study (NPSAS). The NPSAS, implemented for the first time in the 1986-87 school year,[1] is a national, student-based data system.

NPSAS consists of an in-school component and an out-of-school component. The NPSAS in-school component includes students enrolled in all types of postsecondary institutions in the fall of 1986. Thus, NPSAS includes full-time and part-time students, aided and nonaided students, and undergraduate and postbaccalaureate students enrolled in institutions that range in scope from those that award doctoral degrees to those that offer programs of only 3 months in duration. NPSAS also includes institutions that are under public control, or are governed independently, either not for profit or for profit. The data for the in-school portion of NPSAS were obtained from multiple sources: from school administrative records, including financial aid records, if students received financial aid; from students themselves; and, in some cases, from students' parents.[2]

The NPSAS out-of-school component, the Student Loan Recipient Survey (SLRS), includes individuals who applied for and received a Stafford loan (formerly named Regular Guaranteed Student Loan) or a Federally Insured Student Loan (FISL) and who left postsecondary schooling between 1976 and 1985. Thus, individuals who had borrowed a Stafford loan and were in the repayment period were included in the out-of-school component of NPSAS. Individual's repayment status was one of three categories based on survey responses collected in 1988: in-repayment, paid-in-full, or in-default. The data for the out-of-school component of NPSAS were obtained from individual Stafford borrowers in 1988.

The summary tabulations presented in this document were designed to provide information about Stafford borrowers. Some interesting results are presented below. In examining these results, one should be cautious

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[1]The 1986-87 school year refers to July 1, 1986 through June 30, 1987.

[2]See Undergraduate Financing of Postsecondary Education and Student Financing of Graduate and Professional Education for more information on student financial aid from the in-school portion of NPSAS. Some of the estimates in these two reports may differ slightly from the estimates for the in-school portion of this report, because the first two reports were based on a preliminary NPSAS file and this report is based on the final in-school NPSAS file.

on several accounts. First, all estimates cited are subject to sampling variability. Second, estimates for the in-school portion of NPSAS are based on students enrolled in postsecondary education in the fall of 1986, rather than for the entire 1986-87 school year. Estimates for the out-of-school portion of NPSAS are based on individuals who had left postsecondary schooling between 1976 and 1985. Additionally, loan repayment status is based on borrower reports in 1988. As a result, some estimates in this report may differ substantially from numbers in Federal financial aid program reports, which present program data for a fiscal year and make an independent determination of loan repayment status. Thus, in making comparisons between NPSAS and program data, or between NPSAS in-school data and out-of-school data, one should note the differences in the time period covered and in the definitions.

Tables 1 through 4 and 13 through 15 were obtained from the in-school portion of NPSAS and look at what types of postsecondary students are more or less likely to borrow through the Stafford loan program. For instance, table 2 provides information on the percentage of postsecondary students enrolled in the fall of 1986 who received Stafford loans in 1986 by family income. The table shows that a higher proportion of students whose family incomes were low rather than high borrowed through the Stafford loan program in 1986. Also, table 14 provides information on the percentage of postsecondary students enrolled in 1986 who ever borrowed for their postsecondary education by family income. Again, a higher proportion of individuals whose family incomes were low rather than high had ever borrowed for their postsecondary education.

What are the characteristics of students who receive aid? Again, using the in-school portion of NPSAS, tables 5 through 8 and 16 through 18 provide information on individuals who received aid, by the type of aid received and selected characteristics. Table 6 illustrates that one-third (9.9 + 12.7 + 10.1 percent) of the undergraduate Stafford borrowers were from families with average incomes below $11,000.

Once a student borrows through the Stafford loan program, what is the average amount borrowed? From the in-school NPSAS sample tables 9 through 12 and 19 through 21 provide information on the average amount that students borrow by selected characteristics. For instance, table 10 indicates that there is little variation in the average amount that students borrow, by income level. Specifically, it shows that regardless of their parents' income, full-time undergraduate students borrowed approximately $2,200 through the Stafford loan program in 1986.

Although these tables provide information about the types of individuals who borrow through the Stafford loan program and the amount of money they borrow, they do not shed light on the characteristics of individuals who do not repay the money they borrow (defaulters) or the characteristics of individuals who manage to pay-off what they borrow. Tables 22 through 27 provide information from the out-of-school component of NPSAS on the characteristics of individuals who borrowed a Stafford

loan for their postsecondary education and have either defaulted on their loan(s), are in the process of repaying their loan(s), or have paid-off their loan(s).[3] For instance, table 22 illustrates that while approximately 10 percent of all Stafford borrowers' parents had incomes of less than $11,000, 23 percent of the defaulters' parents had incomes of less than $11,000.

[3]The purpose of this section is to look at characteristics of individuals who are in different repayment statuses, it does not look at default rates. The Stafford loan program calculates a set of default rates for Stafford borrowers. Interested researchers should contact: U.S. Department of Education, OPE/OSFA/DPPD, GSL Analysis Section (202) 732-4242.

Highlights

I. Patterns of Stafford Borrowing Among Students Enrolled in the Fall of 1986

Borrowing during the 1986-87 school year

This section (tables 1-4) represents students enrolled in postsecondary institutions in the fall of 1986, the percent that received financial aid in general, the percent that received some type of loans, and the percent that received Stafford loans, by selected characteristics. Tables 5-8 provide information on the distribution of aid recipients, by the type of aid they received and selected characteristics. Also presented is information on the amount of aid received in 1986-87 for those students enrolled in postsecondary institutions in the fall of 1986, by selected characteristics (tables 9-12). Information about these individuals was obtained from the in-school component of the 1987 National Postsecondary Student Aid Study (NPSAS). For more information about the 1987 NPSAS, see the technical notes.

- Nearly one-half of all undergraduate and master's students enrolled in the fall of 1986 received some type of financial aid--grants/fellowships, work-study/assistantships, and/or loans--and nearly three-quarters of all first-professional and doctoral students received some form of financial aid (table 1).

- Although a high proportion of doctoral and first-professional students received financial aid during the 1986-87 school year, few (19.5 percent) doctoral students took out any type of loan to meet their education costs, and few (16.7 percent) borrowed a Stafford loan for the 1986-87 school year. In contrast, 64 percent of first-professional students borrowed during the school year and 58 percent borrowed through the Stafford loan program (table 1).

- Overall, 20 percent of undergraduate students borrowed through the Stafford loan program during the 1986-87 school year (table 1). However, the proportion of undergraduates who borrowed a Stafford loan ranged from a low of 6 percent of undergraduates at public, 2-year institutions to a high of 68 percent of undergraduates at private, for-profit, less-than-2-year institutions (table 1).

- Although a high proportion (68.1 percent) (table 1) of students at private, for-profit, less-than-2-year institutions received a Stafford loan, they represented a small proportion of all Stafford recipients. Table 5 shows that 11 percent of the undergraduate Stafford borrowers (enrolled in the fall, 1986) attended private, for-profit, less-than-2-year institutions. In contrast, although only 21 percent of undergraduates at public, 4-year doctoral institutions received Stafford loans (table 1), Stafford borrowers who attended public, 4-year doctoral institutions comprised 24 percent of all Stafford borrowers (table 5).

Cumulative borrowing

This section (tables 13-18) represents students enrolled in postsecondary institutions in the fall of 1986 who had ever borrowed for their postsecondary education, by selected characteristics. While some of these individuals may have never borrowed a Stafford loan, the likelihood of this happening is very small, since 83 percent of the borrowers in 1986-87 alone were Stafford borrowers. This section also provides information on the cumulative amount borrowed by students enrolled in postsecondary institutions in the fall of 1986, by selected characteristics (tables 19-21). Information about these individuals also was obtained from the in-school component of the 1987 National Postsecondary Student Aid Study (NPSAS). For more information about the 1987 NPSAS, see the technical notes.

- Forty-four percent of all postsecondary students enrolled in the fall of 1986 had borrowed at some point during their postsecondary education. A higher proportion of postsecondary students at private, for-profit institutions had borrowed (72.4 percent) than students at private, not-for-profit institutions (57.7 percent) or students at public institutions (39.0 percent) (table 13).

- The proportion of students who ever borrowed for their postsecondary education is greater for lower income students than higher income students. For instance, 51 percent of dependent students with family incomes of less than $11,000 had borrowed for their postsecondary education; whereas, 32 percent of those with family incomes of at least $50,000 had borrowed (table 14).

- The data indicate that the average amount borrowed over time increases with the level of study. First-year students in the fall of 1986 had borrowed, on average, $2,900; whereas, students working toward a doctoral or a first-professional degree had borrowed, on average, substantially more during their postsecondary education ($11,900 for students pursuing a doctoral degree and $23,000 for students pursuing a first-professional degree) (table 19).

II. Repayment of Stafford Loans Among Individuals Who Had Left School between 1976 and 1985

Characteristics of Repayers

This section (tables 22-27) represents individuals who received a Stafford Loan or a Federally Insured Student Loan (FISL) and who left postsecondary schooling between 1976 and 1985.[4] Some of these borrowers could have reentered postsecondary education after this time period. Information about these individuals was obtained from the 1988 Student Loan Recipient Survey, the out-of-school component of the 1987 National Postsecondary Student Aid Study. For more information about the survey, see the technical notes. Borrowers are classified according to their self-reported repayment status (in-default, in-repayment, or paid-in-full) in 1988, the year the survey was conducted.

- Thirty-five percent of the defaulters pursued their highest degree at a private, for-profit institution; whereas, 15 percent of all Stafford borrowers had pursued their highest degree at a private, for-profit institution (table 22).

- One-half of the defaulters had pursued a degree in a vocational field of study. A lower proportion of individuals in-repayment (24.7 percent) and those who paid-off their loans (28.7 percent) pursued a degree in a vocational field (table 22).

- Approximately one-half of the defaulters had not completed a degree; whereas, approximately 20 percent of the borrowers in-repayment and 20 percent of the borrowers who had paid-off their Stafford loan(s) had not completed a degree (table 22).

- Among individuals who did not complete a degree, defaulters had the lowest income. The average income for defaulters was $7,500, for individuals in-repayment it was $15,400, and for individuals who had paid-off their Stafford loan(s) it was $21,700 (table 23).

- Looking at education loan payments in relation to income, the data show that defaulters had the highest percentage of their income allocated for repayment of loans. For instance, among individuals who majored in a vocational field, approximately 12 percent of a defaulter's income was for education loan payments, while 8 percent of a repayer's income was for education loan payments, and 5 percent of a paid-in-full individual's income was for education loan payments (table 26).

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[4]Because of the small number of individuals who received FISLs during the time period covered by this survey, for the sake of brevity the terms "Stafford" and "Stafford borrower" are used to refer collectively to those who have received either a Stafford loan or a FISL.

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I. Patterns of Stafford Borrowing Among Students Enrolled in the Fall of 1986:

Borrowing during the 1986-87 school year

Table 1.--Postsecondary students enrolled in the fall of 1986 who were awarded any aid, any loans, and Stafford loans, by level of study and control and level of institution

Control and level of institution	Number of students	Any aid 1/ (in percent)	Loans (in percent)	
			Any loans	Stafford 2/
		Undergraduates		
Total 3/	11,185,357	48.6	24.1	20.1
Public	8,557,781	41.4	17.0	13.4
4-year doctoral	2,564,851	49.5	26.9	21.2
Other 4-year	1,683,448	49.7	24.6	19.5
2-year	4,180,263	32.6	7.7	6.0
Less-than-2-year	129,219	55.5	19.6	18.0
Private, not-for-profit	2,025,593	68.1	40.1	34.7
4-year doctoral	755,502	64.8	38.5	32.8
Other 4-year	1,119,871	70.3	41.8	36.2
2-year	133,779	68.8	35.8	32.1
Less-than-2-year	16,441	67.6	40.4	37.6
Private, for-profit	601,983	85.0	70.7	67.3
2-year and above	223,448	83.3	69.3	65.8
Less-than-2-year	378,535	85.9	71.5	68.1
		Master's		
Total 3/	843,329	48.4	17.1	14.9
Public	519,788	46.1	15.0	13.0
4-year doctoral	350,909	50.7	16.5	14.3
Other 4-year	168,878	36.6	12.0	10.4
Private	323,541	52.2	20.5	17.8
4-year doctoral	216,609	57.1	22.3	19.5
Other 4-year	106,932	42.3	16.8	14.3
		Doctoral		
Total 3/	194,137	73.8	19.5	16.7
Public	124,252	72.1	19.4	17.2
Private	69,885	76.9	19.9	15.7
		First-professional		
Total 3/	320,297	73.6	63.6	58.1
Public	110,237	72.4	61.2	56.8
Private	210,061	74.2	64.8	58.7

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.
3/Includes only students whose level of study was known.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 2.--Postsecondary students enrolled in the fall of 1986 who were awarded any aid, any loans, and Stafford loans, by level of study, dependency status, and family income

Dependency status and family income	Number of students	Any aid 1/ (in percent)	Loans (in percent)	
			Any loans	Stafford 2/
		Undergraduates		
Total 3/	11,185,357	48.6	24.1	20.1
Dependent students	7,047,572	47.8	24.7	20.6
Less than $11,000	866,683	64.9	31.4	25.8
$11,000 to 19,999	904,202	71.5	35.4	28.1
20,000 to 29,999	1,171,443	56.3	32.7	27.3
30,000 to 39,000	1,253,165	47.5	26.5	23.1
40,000 to 49,999	1,045,936	39.7	21.2	18.4
50,000 and up	1,806,144	27.0	11.7	9.5
Independent students	4,137,785	49.9	23.0	19.3
Less than $ 5,000	989,417	68.0	33.8	28.9
$ 5,000 to 10,999	652,946	74.1	41.0	34.8
11,000 to 19,999	752,866	49.5	24.0	20.5
20,000 and up	1,742,556	30.7	9.7	7.6
		Master's		
Total 3/	843,329	48.4	17.1	14.9
Dependent students	249,343	51.5	13.8	11.2
Less than $11,000	29,555	57.6	13.5	10.2
$11,000 to 19,999	28,127	54.8	17.7	15.6
20,000 to 29,999	38,832	53.2	21.9	18.8
30,000 to 39,000	38,300	60.9	15.3	14.6
40,000 to 49,999	31,307	55.0	9.8	8.6
50,000 and up	83,222	41.6	9.5	5.8
Independent students	593,986	47.2	18.5	16.4
Less than $ 5,000	84,004	60.0	27.9	24.8
$ 5,000 to 10,999	48,499	75.5	43.9	41.8
11,000 to 19,999	94,854	60.5	36.2	33.6
20,000 and up	366,628	37.1	8.4	6.7
		Doctoral		
Total 3/	194,137	73.8	19.5	16.7
Dependent students	58,955	78.0	11.4	10.4
Less than $11,000	8,357	93.5	10.3	9.6
$11,000 to 19,999	7,218	97.8	14.4	14.4
20,000 to 29,999	7,786	55.6	5.6	5.6
30,000 to 39,000	6,257	89.0	25.3	25.3
40,000 to 49,999	8,429	66.6	14.9	12.3
50,000 and up	20,909	74.6	7.3	6.0
Independent students	135,182	72.0	23.1	19.4
Less than $ 5,000	29,887	85.9	24.9	20.9
$ 5,000 to 10,999	24,561	90.6	41.3	35.5
11,000 to 19,999	24,135	79.2	28.6	24.4
20,000 and up	56,599	53.6	11.9	9.6

Table 2.--Postsecondary students enrolled in the fall of 1986 who were awarded any aid, any loans, and Stafford loans, by level of study, dependency status, and family income--continued

Dependency status and family income	Number of students	Any aid 1/ (in percent)	Loans (in percent)	
			Any loans	Stafford 2/
		First-professional		
Total 3/	320,297	73.6	63.6	58.1
Dependent students	172,599	64.3	54.2	49.4
Less than $11,000	12,738	76.4	60.7	59.2
$11,000 to 19,999	12,715	86.3	74.3	68.4
20,000 to 29,999	17,772	87.6	75.8	72.3
30,000 to 39,000	25,403	77.3	65.5	60.0
40,000 to 49,999	19,194	80.9	71.0	66.4
50,000 and up	84,776	46.6	38.5	33.2
Independent students	147,699	84.4	74.5	68.3
Less than $ 5,000	47,136	91.1	83.8	77.1
$ 5,000 to 10,999	27,111	96.9	86.8	81.9
11,000 to 19,999	25,625	88.2	78.1	72.2
20,000 and up	47,827	68.6	56.5	49.8

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.
3/Includes only students whose dependency status, family income, and level of study were known.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 3.--Postsecondary students enrolled in the fall of 1986 who were awarded any aid, any loans, and Stafford loans, by level of study and major field of study

Major field of study	Number of students	Any aid 1/ (in percent)	Loans (in percent)	
			Any loans	Stafford 2/
		Undergraduates		
Total 3/	11,185,357	48.6	24.1	20.1
Vocational	1,866,841	54.2	29.2	26.0
Arts and humanities	1,067,301	45.1	21.0	16.7
Business	1,876,625	44.3	21.3	18.0
Education	708,558	49.3	27.0	21.6
Engineering	575,156	55.1	28.4	25.2
Natural sciences 4/	426,981	56.9	27.2	22.4
Social sciences	663,185	53.4	29.5	24.4
Other	1,440,220	49.8	26.8	21.8
Unknown	2,560,490	44.0	18.3	14.9
		Master's		
Total 3/	843,329	48.4	17.1	14.9
Arts and humanities	53,557	66.9	26.7	23.8
Business	163,730	44.3	14.4	12.0
Education	178,833	36.1	13.9	11.9
Engineering	40,612	61.9	13.2	10.7
Natural sciences 4/	40,579	75.8	14.3	14.3
Social sciences	86,553	56.7	28.6	24.7
Other	98,639	52.8	18.3	16.0
Unknown	180,826	42.2	13.7	11.9
		Doctoral		
Total 3/	194,137	73.8	19.5	16.7
Arts and humanities	18,895	80.6	14.1	13.2
Business	7,187	73.8	13.6	8.2
Education	29,573	47.5	15.4	13.6
Engineering	12,487	92.5	4.8	0.0
Natural sciences 4/	38,956	93.3	14.6	13.4
Social sciences	33,645	65.9	23.8	20.4
Other	20,540	76.5	40.0	37.2
Unknown	32,853	68.0	16.1	10.6
		First-professional		
Total 3/	320,297	73.6	63.6	58.1
Law	116,718	68.3	59.7	53.6
Medicine	117,589	74.7	65.5	61.3
Other medical 5/	58,768	81.3	75.6	70.4
Theology	13,827	68.2	31.9	20.3
Unknown	13,395	81.4	59.9	53.6

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.
3/Includes only students whose level of study and major field of study were known.
4/Includes students who majored in life sciences, physical sciences, or mathematics.
5/Includes chiropractic medicine, dentistry, optometry, osteopathic medicine, pharmacy, podiatry, and veterinary medicine.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 4.--Undergraduate students enrolled in the fall of 1986 who were awarded any aid, any loans, and Stafford loans, by highest degree expected to complete

Highest degree expected to complete	Number of Under-graduates	Any aid 1/ (in percent)	Loans (in percent)	
			Any loans	Stafford 2/
Total	11,185,357	48.6	24.1	20.1
Less than a bachelor's	2,189,775	48.3	22.0	20.0
Bachelor's	4,385,320	45.7	22.8	18.7
Master's	3,077,895	49.9	25.7	21.1
Doctoral/first professional	1,187,576	57.4	29.1	23.5
Unknown	344,790	43.4	20.9	19.0

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 5.--Distribution of aid recipients in the 1986-87 school year, by type of aid, level of study, and control and level of institution

Control and level of institution	Any aid 1/	Loans	
		Any loans	Stafford 2/
		Undergraduates	
		Number of recipients	
Total 3/	5,430,855	2,690,326	2,251,868
		Percent	
Total	100.0	100.0	100.0
Public	65.2	54.0	50.8
4-year doctoral	23.4	25.6	24.1
Other 4-year	15.4	15.4	14.6
2-year	25.1	12.0	11.1
Less-than-2-year	1.3	0.9	1.0
Private, not-for-profit	25.4	30.2	31.2
4-year doctoral	9.0	10.8	11.0
Other 4-year	14.5	17.4	18.0
2-year	1.7	1.8	1.9
Less-than-2-year	0.2	0.2	0.3
Private, for-profit	9.4	15.8	18.0
2-year and above	3.4	5.8	6.5
Less-than-2-year	6.0	10.1	11.4
		Master's	
		Number of recipients	
Total 3/	408,571	144,298	125,310
		Percent	
Total	100.0	100.0	100.0
Public	58.7	54.1	54.1
4-year doctoral	43.5	40.0	40.0
Other 4-year	15.2	14.0	14.0
Private	41.3	46.0	45.9
4-year doctoral	30.2	33.4	33.7
Other 4-year	11.1	12.5	12.2
		Doctoral	
		Number of recipients	
Total 3/	143,346	37,932	32,412
		Percent	
Total	100.0	100.0	100.0
Public	62.5	63.4	66.0
Private	37.5	36.6	34.0

Table 5.--Distribution of aid recipients in the 1986-87 school year, by type of aid, level of study, and control and level of institution--continued

Control and level of institution	Any aid 1/	Loans	
		Any loans	Stafford 2/
		First-professional	
		Number of recipients	
Total 3/	235,632	203,623	186,054
		Percent	
Total	100.0	100.0	100.0
Public	33.9	33.1	33.7
Private	66.1	66.9	66.3

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.
3/Includes only students whose level of study was known.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 6.--Distribution of aid recipients in the 1986-87 school year, by type of aid, level of study, dependency status, and family income

Dependency status and family income	Any aid 1/	Loans	
		Any loans	Stafford 2/
		Undergraduates	
		Number of recipients	
Total 3/	5,430,855	2,690,326	2,251,868
		Percent	
Total	100.0	100.0	100.0
Dependent students	62.0	64.6	64.5
Less than $11,000	10.4	10.1	9.9
$11,000 to 19,999	11.9	11.9	11.4
20,000 to 29,999	12.1	14.2	14.2
30,000 to 39,000	11.0	12.4	12.8
40,000 to 49,999	7.6	8.2	8.5
50,000 and up	9.0	7.8	7.6
Independent students	38.0	35.4	35.5
Less than $ 5,000	12.4	12.4	12.7
$ 5,000 to 10,999	8.9	9.9	10.1
11,000 to 19,999	6.9	6.8	5.8
20,000 and up	9.8	6.3	5.9
		Master's	
		Number of recipients	
Total 3/	408,571	144,298	125,310
		Percent	
Total	100.0	100.0	100.0
Dependent students	31.4	23.8	22.2
Less than $11,000	4.2	2.8	2.4
$11,000 to 19,999	3.8	3.4	3.6
20,000 to 29,999	5.0	5.9	5.8
30,000 to 39,000	5.7	4.1	4.4
40,000 to 49,999	4.2	2.1	2.1
50,000 and up	8.5	5.5	3.9
Independent students	68.6	76.2	77.8
Less than $ 5,000	12.3	16.2	16.6
$ 5,000 to 10,999	9.0	14.7	16.2
11,000 to 19,999	14.2	23.9	25.5
20,000 and up	33.3	21.4	19.5

Table 6.--Distribution of aid recipients in the 1986-87 school year, by type of aid, level of study, dependency status, and family income--continued

Dependency status and family income	Any aid 1/	Loans	
		Any loans	Stafford 2/
		Doctoral	
		Number of recipients	
Total 3/	143,346	37,932	32,412
		Percent	
Total	100.0	100.0	100.0
Dependent students	32.1	17.7	19.0
Less than $11,000	5.4	2.3	2.5
$11,000 to 19,999	5.0	2.7	3.1
20,000 to 29,999	3.0	1.2	1.4
30,000 to 39,000	3.9	4.2	4.9
40,000 to 49,999	3.9	3.3	3.2
50,000 and up	10.9	4.0	3.9
Independent students	67.9	82.3	81.0
Less than $ 5,000	17.9	19.6	19.3
$ 5,000 to 10,999	15.5	26.8	26.9
11,000 to 19,999	13.3	18.1	18.1
20,000 and up	21.2	17.8	16.7
		First-professional	
		Number of recipients	
Total 3/	235,632	203,623	186,054
		Percent	
Total	100.0	100.0	100.0
Dependent students	47.1	46.0	45.8
Less than $11,000	4.1	3.8	4.0
$11,000 to 19,999	4.7	4.7	4.7
20,000 to 29,999	6.6	6.6	6.9
30,000 to 39,000	8.3	8.2	8.2
40,000 to 49,999	6.6	6.7	6.9
50,000 and up	16.8	16.0	15.1
Independent students	52.9	54.0	54.2
Less than $ 5,000	18.2	19.4	19.5
$ 5,000 to 10,999	11.2	11.6	11.9
11,000 to 19,999	9.6	9.7	10.0
20,000 and up	13.9	13.3	12.8

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.
3/Includes only students whose dependency status, family income, and level of study were known.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 7.--Distribution of aid recipients in the 1986-87 school year, by type of aid, level of study, and major field of study

Major field of study	Any aid 1/	Loans	
		Any loans	Stafford 2/
		Undergraduates	
		Number of recipients	
Total 3/	5,430,855	2,690,326	2,251,868
		Percent	
Total	100.0	100.0	100.0
Vocational	18.6	20.3	21.6
Arts and humanities	8.9	8.3	7.9
Business	15.3	14.8	15.0
Education	6.4	7.1	6.8
Engineering	5.8	6.1	6.4
Natural sciences 4/	4.5	4.3	4.2
Social sciences	6.5	7.3	7.2
Other	13.2	14.4	13.9
Unknown	20.7	17.4	17.0
		Master's	
		Number of recipients	
Total 3/	408,571	144,298	125,310
		Percent	
Total	100.0	100.0	100.0
Arts and humanities	8.8	9.9	10.2
Business	17.8	16.3	15.6
Education	15.8	17.2	17.0
Engineering	6.2	3.7	3.5
Natural sciences 4/	7.5	4.0	4.6
Social sciences	12.0	17.2	17.0
Other	12.8	12.5	12.6
Unknown	19.2	19.1	19.5
		Doctoral	
		Number of recipients	
Total 3/	143,346	37,932	32,412
		Percent	
Total	100.0	100.0	100.0
Arts and humanities	10.6	7.0	7.7
Business	3.7	2.6	1.8
Education	9.8	12.0	12.4
Engineering	8.0	1.6	0.0
Natural sciences 4/	25.4	14.9	16.1
Social sciences	15.5	21.1	21.2
Other	11.0	21.7	23.6
Unknown	16.0	19.1	17.2

Table 7.--Distribution of aid recipients in the 1986-87 school year, by type of aid, level of study, and major field of study--continued

Major field of study	Any aid 1/	Loans	
		Any loans	Stafford 2/
		First-professional	
		Number of recipients	
Total 3/	235,632	203,623	186,054
		Percent	
Total	100.0	100.0	100.0
Law	33.8	34.2	33.6
Medicine	37.3	37.8	38.7
Other medical 5/	20.3	21.8	22.2
Theology	4.0	2.2	1.5
Unknown	4.6	3.9	3.9

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.
3/Includes only students whose level of study and major field of study were known.
4/Includes students who majored in life sciences, physical sciences, or mathematics.
5/Includes chiropractic medicine, dentistry, optometry, osteopathic medicine, pharmacy, podiatry, and veterinary medicine.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 8.--Distribution of undergraduate aid recipients in the 1986-87 school year, by type of aid and highest degree expected to complete

Highest degree expected to complete	Any aid 1/	Loans	
		Any loans	Stafford 2/
		Undergraduates	
		Number of recipients	
Total	5,430,855	2,690,326	2,251,868
		Percent	
Total	100.0	100.0	100.0
Less than a bachelor's	19.5	17.9	19.4
Bachelor's	36.9	37.1	36.4
Master's	28.3	29.4	28.9
Doctoral/first professional	12.6	12.8	12.4
Unknown	2.8	2.7	2.9

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 9.--Average amount of aid awarded for the 1986-87 school year to aided full-time postsecondary students enrolled in the fall of 1986, by level of study and control and level of institution

Control and level of institution	Any aid 1/	Loans	
		Any loans	Stafford 2/
		Full-time undergraduates	
Total	$3,706	$2,360	$2,218
Public	2,814	2,106	2,094
4-year doctoral	3,248	2,195	2,120
Other 4-year	2,904	2,072	2,071
2-year	2,021	1,872	2,049
Less-than-2-year	2,419	2,147	2,143
Private, not-for-profit	5,492	2,626	2,315
4-year doctoral	6,242	2,790	2,333
Other 4-year	5,198	2,548	2,309
2-year	3,787	2,374	2,256
Less-than-2-year	3,919	2,303	2,287
Private, for-profit	3,960	2,779	2,460
2-year and above	3,901	2,756	2,399
Less-than-2-year	4,012	2,800	2,518
		Full-time master's	
Total	$7,736	$5,200	$4,413
Public	6,900	4,330	4,155
4-year doctoral	7,310	4,414	4,226
Other 4-year	4,908	4,077	3,943
Private, not-for-profit	9,040	6,354	4,766
4-year doctoral	9,721	6,798	4,875
Other 4-year	5,697	4,812	4,334
		Full-time doctoral	
Total	$10,730	$5,606	$4,662
Public	9,382	5,253	4,639
Private	12,850	6,235	4,705
		Full-time first-professional	
Total	$10,207	$9,095	$5,376
Public	7,631	6,970	4,823
Private	11,544	10,173	5,663

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 10.--Average amount of aid awarded for the 1986-87 school year to aided full-time postsecondary students enrolled in the fall of 1986, by level of study, dependency status, and family income

Dependency status and family income	Any aid 1/	Loans	
		Any loans	Stafford 2/
		Full-time undergraduates	
Total 3/	$3,706	$2,360	$2,218
Dependent students	3,646	2,354	2,196
Less than $11,000	4,301	2,204	2,172
$11,000 to 19,999	3,962	2,264	2,223
20,000 to 29,999	3,889	2,408	2,278
30,000 to 39,000	3,301	2,334	2,163
40,000 to 49,999	3,232	2,365	2,125
50,000 and up	3,072	2,570	2,180
Independent students	3,860	2,373	2,260
Less than $ 5,000	4,324	2,314	2,239
$ 5,000 to 10,999	3,904	2,382	2,265
11,000 to 19,999	3,485	2,441	2,322
20,000 and up	3,019	2,428	2,295
		Full-time master's	
Total 3/	$7,736	$5,200	$4,413
Dependent students	8,514	4,691	4,046
Less than $11,000	10,231	(4)	(4)
$11,000 to 19,999	8,140	(4)	(4)
20,000 to 29,999	7,506	(4)	(4)
30,000 to 39,000	7,301	(4)	(4)
40,000 to 49,999	7,807	(4)	(4)
50,000 and up	9,519	6,209	(4)
Independent students	7,248	5,378	4,530
Less than $ 5,000	8,129	5,099	4,633
$ 5,000 to 10,999	7,731	5,180	4,486
11,000 to 19,999	8,169	5,435	4,458
20,000 and up	5,770	5,678	4,561
		Full-time doctoral	
Total 3/	$10,730	$5,606	$4,662
Dependent students	10,970	7,167	4,697
Less than $11,000	(4)	(4)	(4)
$11,000 to 19,999	(4)	(4)	(4)
20,000 to 29,999	(4)	(4)	(4)
30,000 to 39,000	(4)	(4)	(4)
40,000 to 49,999	(4)	(4)	(4)
50,000 and up	10,548	(4)	(4)
Independent students	10,593	5,194	4,652
Less than $ 5,000	11,068	6,002	5,206
$ 5,000 to 10,999	11,538	4,578	4,399
11,000 to 19,999	10,321	(4)	(4)
20,000 and up	9,368	(4)	(4)

Table 10.--Average amount of aid awarded for the 1986-87 school year to aided full-time postsecondary students enrolled in the fall of 1986, by level of study, dependency status, and family income--continued

Dependency status and family income	Any aid 1/	Loans	
		Any loans	Stafford 2/
	Full-time first-professional		
Total 3/	$10,207	$9,095	$5,376
Dependent students	10,218	9,128	5,409
Less than $11,000	12,587	9,614	5,156
$11,000 to 19,999	11,362	9,107	5,486
20,000 to 29,999	11,963	10,150	5,571
30,000 to 39,000	9,302	8,500	5,237
40,000 to 49,999	10,177	9,579	5,509
50,000 and up	9,107	8,717	5,421
Independent students	10,197	9,067	5,348
Less than $ 5,000	11,053	9,487	5,427
$ 5,000 to 10,999	11,135	9,448	5,301
11,000 to 19,999	10,261	9,146	5,332
20,000 and up	8,043	7,978	5,282

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.
3/Includes only students whose dependency status and family income were known.
4/Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 11.--Average amount of aid awarded for the 1986-87 school year to aided full-time postsecondary students enrolled in the fall of 1986, by level of study and major field of study

Major field of study	Any aid 1/	Loans	
		Any loans	Stafford 2/
	Full-time undergraduates		
Total	$3,706	$2,360	$2,218
Vocational	3,262	2,446	2,267
Arts and humanities	3,602	2,322	2,194
Business	3,515	2,315	2,229
Education	3,433	2,213	2,146
Engineering	4,037	2,597	2,271
Natural sciences 3/	4,449	2,325	2,145
Social sciences	4,211	2,326	2,186
Other	3,715	2,439	2,271
	Full-time master's		
Total	$7,736	$5,200	$4,413
Arts and humanities	8,449	5,005	4,406
Business	7,791	6,956	4,688
Education	5,917	4,259	3,764
Engineering	10,875	(5)	(5)
Natural sciences 3/	9,627	(5)	(5)
Social sciences	7,670	5,059	4,673
Other	7,414	5,107	4,532
	Full-time doctoral		
Total	$10,730	$5,606	$4,662
Arts and humanities	10,396	(5)	(5)
Business	(5)	(5)	(5)
Education	(5)	(5)	(5)
Engineering	13,038	(5)	(5)
Natural sciences 3/	11,934	(5)	(5)
Social sciences	10,594	(5)	(5)
Other	8,727	7,750	5,013
	Full-time first-professional		
Total	$10,207	$9,095	$5,376
Law	7,560	6,959	4,937
Medicine	12,957	11,228	5,931
Other medical 4/	10,048	9,179	5,057
Theology	4,991	3,362	3,874

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.
3/Includes students who majored in life sciences, physical sciences, or mathematics.
4/Includes chiropractic medicine, dentistry, optometry, osteopathic medicine, pharmacy, podiatry, and veterinary medicine.
5/Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 12.--Average amount of aid awarded for the 1986-87 school year to aided full-time undergraduate students enrolled in the fall of 1986, by highest degree expected to complete

Highest degree expected to complete	Any aid 1/	Loans	
		Any loans	Stafford 2/
Total	$3,706	$2,360	$2,218
Less than a bachelor's	3,015	2,424	2,291
Bachelor's	3,430	2,312	2,197
Master's	3,927	2,377	2,211
Doctoral/ first-professional	4,644	2,388	2,216

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

II. Patterns of Stafford Borrowing Among Students Enrolled in the Fall of 1986:

Cumulative borrowing

Table 13.--Postsecondary students enrolled in the fall of 1986 who had ever borrowed for their postsecondary education, by level of study and control and level of institution 1/

Control and level of institution	All Postsecondary Students	Undergraduates					Master's	Doctoral	First-Professional
		All Undergraduates	Freshman/ first year	Sophomore/ second year	Junior/ third year	Senior/ fourth year and above			
					Percent				
Total	44.5	42.6	36.2	40.9	49.9	54.7	51.1	59.1	81.0
Public	39.0	37.5	28.6	36.0	46.5	51.9	49.4	57.2	79.1
4-year doctoral	48.9	46.9	35.2	46.8	50.8	53.9	50.3	57.2	79.1
Other 4-year	46.2	46.1	36.3	44.8	48.5	55.3	47.5	--	--
2-year	28.3	28.3	24.7	29.5	36.6	37.3	--	--	--
Less-than-2-year	35.2	35.2	35.0	42.6	(2)	(2)	--	--	--
Private, not-for-profit	57.7	55.6	48.3	57.9	58.9	62.8	53.9	62.6	82.1
4-year doctoral	59.7	54.1	48.0	54.7	58.6	60.6	56.4	62.6	82.1
Other 4-year	56.5	57.2	49.1	59.6	58.9	64.5	48.8	--	--
2-year	50.3	50.3	44.7	60.5	61.0	63.6	--	--	--
Less-than-2-year	59.0	59.0	56.7	70.8	(2)	(2)	--	--	--
Private, for-profit	72.4	72.4	72.7	77.1	67.4	64.7	--	--	--
2-year and above	74.0	73.9	72.9	78.9	73.6	66.8	--	--	--
Less-than-2-year	71.5	71.5	72.6	74.2	59.7	63.1	--	--	--

-- Not applicable
1/While some of these individuals may have never borrowed a Stafford loan, the likelihood of this happening is very small, since 83 percent of the borrowers in 1986-87 alone were Stafford borrowers.
2/Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 14.--Postsecondary students enrolled in the fall of 1986 who had ever borrowed for their postsecondary education, by level of study, dependency status, and family income 1/

Dependency status and family income	All Postsecondary Students 2/	Undergraduates					Master's	Doctoral	First-Professional
		All Undergraduates	Freshman/ first year	Sophomore/ second year	Junior/ third year	Senior/ fourth year and above			
					Percent				
Total	44.5	42.6	36.2	40.9	49.9	54.7	51.1	59.1	81.0
Dependent students									
Less than $11,000	50.6	50.2	43.7	52.3	55.5	62.9	50.5	41.9	82.2
$11,000 to 19,999	53.2	52.2	43.1	52.6	63.5	67.4	63.4	64.7	87.7
20,000 to 29,999	51.6	50.8	45.8	47.4	60.6	62.6	59.8	31.7	93.0
30,000 to 39,000	47.1	45.8	37.5	46.7	54.0	56.8	61.6	69.3	84.2
40,000 to 49,999	40.7	39.7	33.1	35.3	49.9	50.8	47.7	50.9	82.3
50,000 and up	32.3	30.0	24.5	27.8	33.3	38.1	43.7	52.4	66.0
Independent students									
Less than $ 5,000	53.9	52.0	42.0	53.3	61.8	72.8	52.2	60.7	90.7
$ 5,000 to 10,999	62.1	58.7	48.3	53.6	70.2	77.3	80.2	82.8	91.4
11,000 to 19,999	49.4	45.2	35.9	41.2	56.0	61.6	64.0	72.7	91.7
20,000 and up	32.7	28.7	22.6	24.4	32.4	39.7	42.8	50.5	77.9

1/ While some of these individuals may have never borrowed a Stafford loan, the likelihood of this happening is very small, since 83 percent of the borrowers in 1986-87 alone were Stafford borrowers.
2/ Includes only students whose dependency status and family income were known.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 15.--Postsecondary students enrolled in the fall of 1986 who had ever borrowed for their postsecondary education, by level of study and major field of study 1/

Major field of study	All Postsecondary Students 2/	Undergraduates					Master's	Doctoral	First-Professional
		All Undergraduates	Freshman/ first year	Sophomore/ second year	Junior/ third year	Senior/ fourth year and above			
					Percent				
Total	44.5	42.6	36.2	40.9	49.9	54.7	51.1	59.1	81.0
Vocational	45.4	45.1	44.1	45.1	48.1	50.5	--	--	--
Arts and humanities	41.5	40.3	31.4	37.1	48.9	54.7	58.0	63.7	--
Business	40.6	39.7	32.4	37.1	46.7	50.2	50.0	54.7	--
Education	47.5	47.5	36.1	47.8	52.4	57.8	46.5	49.9	--
Engineering	48.6	48.5	44.6	44.0	51.3	57.3	49.8	49.4	--
Natural sciences 3/	50.5	49.5	35.7	46.1	54.6	58.8	57.1	53.3	--
Social sciences	50.9	49.2	33.6	46.8	56.0	57.3	57.4	67.1	--
Other	47.4	46.6	42.8	41.4	50.7	58.3	52.4	67.1	--
Law	78.8	--	--	--	--	--	--	--	78.8
Medicine	83.5	--	--	--	--	--	--	--	83.5
Other medical 4/	85.7	--	--	--	--	--	--	--	85.7
Theology	66.5	--	--	--	--	--	--	--	66.5

--Not applicable
1/ While some of these individuals may have never borrowed a Stafford loan, the likelihood of this happening is very small, since 83 percent of the borrowers in 1986-87 alone were Stafford borrowers.
2/Comprises only students whose major fields of study were known.
3/Includes students who majored in life sciences, physical sciences, or mathematics.
4/Includes chiropractic medicine, dentistry, optometry, osteopathic medicine, pharmacy, podiatry, and veterinary medicine.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 16.--Distribution of aid recipients who had ever borrowed for their postsecondary education and who were enrolled in the fall of 1986, by level of study and control and level of institution 1/

Control and level of institution	All Postsecondary Students	Undergraduates					Master's	Doctoral	First-Professional
		All Undergraduates	Freshman/ first year	Sophomore/ second year	Junior/ third year	Senior/ fourth year and above			
					Number of recipients				
Total	5,596,886	4,769,510	1,384,670	1,192,543	906,550	1,026,098	431,140	114,829	259,570
					Percent				
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Public	65.0	67.3	58.8	70.7	68.7	70.2	59.6	61.9	33.6
4-year doctoral	27.7	25.2	14.4	21.3	33.4	38.5	41.0	61.9	33.6
Other 4-year	15.4	16.3	9.9	13.6	21.4	24.2	18.6	--	--
2-year	21.1	24.8	32.5	35.1	13.7	7.4	--	--	--
Less-than-2-year	0.8	1.0	2.0	0.7	(2)	(2)	--	--	--
Private, not-for-profit	27.2	23.6	20.2	23.3	29.4	28.5	40.4	38.1	66.4
4-year doctoral	13.4	8.6	6.6	8.4	11.7	11.8	28.3	38.1	66.4
Other 4-year	12.4	13.4	10.9	12.8	16.8	16.1	12.1	--	--
2-year	1.2	1.4	2.2	2.0	0.8	0.5	--	--	--
Less-than-2-year	0.2	0.2	0.4	0.2	(2)	(2)	--	--	--
Private, for-profit	7.8	9.1	21.1	6.0	1.9	1.3	--	--	--
2-year and above	3.0	3.5	7.1	3.7	1.2	0.6	--	--	--
Less-than-2-year	4.8	5.7	14.0	2.3	0.8	0.7	--	--	--

-- Not applicable
1/While some of these individuals may have never borrowed a Stafford loan, the likelihood of this happening is very small, since 83 percent of the borrowers in 1986-87 alone were Stafford borrowers.
2/Too few cases for a reliable estimate.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 17.--Distribution of aid recipients who had ever borrowed for their postsecondary education and who were enrolled in the fall of 1986, by level of study, dependency status, and family income 1/

Dependency status and family income	All Postsecondary Students 2/	Undergraduates					Master's	Doctoral	First-Professional
		All Undergraduates	Freshman/ first year	Sophomore/ second year	Junior/ third year	Senior/ fourth year and above			
		Number of recipients							
Total	5,596,886	4,769,510	1,384,670	1,192,543	906,550	1,026,098	431,140	114,829	259,570
		Percent							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dependent students	59.5	63.6	67.0	68.3	66.1	61.9	30.4	26.3	50.6
Less than $11,000	8.3	9.1	11.0	10.9	7.3	7.5	3.5	3.0	4.0
$11,000 to 19,999	8.9	10.0	11.4	10.9	10.0	8.4	4.1	4.1	4.3
20,000 to 29,999	11.4	12.5	14.0	13.0	13.1	11.1	5.4	2.2	6.4
30,000 to 39,000	11.2	12.0	12.3	13.7	13.1	10.8	5.5	3.8	8.2
40,000 to 49,999	8.1	8.7	8.6	8.4	10.0	9.4	3.5	3.7	6.1
50,000 and up	11.6	11.3	9.7	11.4	12.6	14.7	8.4	9.5	21.6
Independent students	40.5	36.4	33.0	31.7	33.9	38.1	69.6	73.7	49.4
Less than $ 5,000	11.1	10.8	10.5	9.4	10.7	12.7	10.2	15.8	16.5
$ 5,000 to 10,999	8.4	8.0	7.6	7.7	7.9	8.5	9.0	17.7	9.6
11,000 to 19,999	8.0	7.1	6.7	6.3	6.1	7.1	14.0	15.3	8.9
20,000 and up	13.0	10.5	8.2	8.3	9.2	9.8	36.4	24.9	14.4

1/ While some of these individuals may have never borrowed a Stafford loan, the likelihood of this happening is very small, since 83 percent of the borrowers in 1986-87 alone were Stafford borrowers.
2/ Includes only students whose dependency status and family income were known.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 18.--Distribution of aid recipients who had ever borrowed for their postsecondary education and who were enrolled in the fall of 1986, by level of study and major field of study 1/

Major field of study	All Postsecondary Students 2/	Undergraduates					Master's	Doctoral	First-Professional
		All Undergraduates	Freshman/ first year	Sophomore/ second year	Junior/ third year	Senior/ fourth year and above			
		Number of recipients							
Total	5,596,886	4,769,510	1,384,670	1,192,543	906,550	1,026,098	431,140	114,829	259,570
		Percent							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Vocational	15.4	17.6	26.9	17.5	11.3	10.0	--	--	--
Arts and humanities	8.5	9.0	7.7	9.2	9.1	9.7	7.2	10.5	--
Business	14.9	15.6	13.6	16.3	16.5	16.7	19.0	3.4	--
Education	7.9	7.0	4.7	6.5	7.4	8.9	19.3	12.8	--
Engineering	5.5	5.8	5.3	5.7	5.8	7.6	4.7	5.4	--
Natural sciences 3/	4.6	4.4	2.5	3.8	6.2	6.4	5.4	18.1	--
Social sciences	7.1	6.8	3.0	5.9	10.1	11.1	11.5	19.7	--
Other	13.2	14.1	12.8	12.6	14.8	17.0	12.0	12.0	--
Law	1.6	--	--	--	--	--	--	--	35.4
Medicine	1.8	--	--	--	--	--	--	--	37.8
Other medical 4/	0.9	--	--	--	--	--	--	--	19.4
Theology	0.2	--	--	--	--	--	--	--	3.5
Unknown	18.5	19.5	23.5	22.4	18.69	12.6	21.0	18.1	3.8

--Not applicable
1/ While some of these individuals may have never borrowed a Stafford loan, the likelihood of this happening is very small, since 83 percent of the borrowers in 1986-87 alone were Stafford borrowers.
2/Comprises only students whose major fields of study were known.
3/Includes students who majored in life sciences, physical sciences, or mathematics.
4/Includes chiropractic medicine, dentistry, optometry, osteopathic medicine, pharmacy, podiatry, and veterinary medicine.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 19.--Average debt 1/ of postsecondary students enrolled in the fall of 1986 and who borrowed money for their postsecondary education, by level of study and control and level of institution

Control and level of institution	All Postsecondary Students	Undergraduates					Master's	Doctoral	First-Professional
		All Undergraduates	Freshman/ first year	Sophomore/ second year	Junior/ third year	Senior/ fourth year and above			
Total	$5,895	$4,592	$2,867	$4,182	$5,481	$6,786	$8,185	$11,899	$22,978
Public	4,783	4,072	2,210	3,563	4,582	5,843	7,162	10,811	17,859
4-year doctoral	6,338	4,965	2,846	4,413	5,163	6,223	7,756	10,811	17,859
Other 4-year	4,549	4,407	2,306	3,695	4,533	5,697	5,855	--	--
2-year	3,011	3,011	1,901	3,007	3,277	4,402	--	--	--
Less-than-2-year	2,328	2,328	2,180	2,966	(2)	(2)	--	--	--
Private, not-for-profit	9,084	6,288	4,033	5,789	7,564	9,174	9,692	13,668	25,568
4-year doctoral	12,366	7,246	5,320	7,148	9,132	10,387	10,512	13,668	25,568
Other 4-year	6,089	5,946	3,466	5,096	6,621	8,406	7,777	--	--
2-year	4,107	4,107	3,188	4,745	4,805	4,946	--	--	--
Less-than-2-year	3,643	3,643	2,965	3,430	(2)	(2)	--	--	--
Private, for-profit	4,038	4,033	3,583	5,230	5,784	5,415	--	--	--
2-year and above	4,753	4,741	4,014	5,480	7,033	6,831	--	--	--
Less-than-2-year	3,601	3,601	3,366	4,823	3,869	4,255	--	--	--

--Not applicable
1/This represents the cumulative amount of money the student borrowed for his or her postsecondary education up until the time of the survey. It includes Stafford and other loans. While some of these individuals may have never borrowed a Stafford loan, the likelihood of this happening is very small, since 83 percent of the borrowers in 1986-87 alone were Stafford borrowers.
2/ Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 20.--Average debt 1/ of postsecondary students enrolled in the fall of 1986 and who borrowed money for their postsecondary education, by level of study, dependency status, and family income

Dependency status and family income	All Postsecondary Students 2/	Undergraduates					Master's	Doctoral	First-Professional
		All Undergraduates	Freshman/ first year	Sophomore/ second year	Junior/ third year	Senior/ fourth year and above			
Total	$5,895	$4,592	$2,867	$4,182	$5,481	$6,786	$8,185	$11,899	$22,978
Dependent students									
Less than $11,000	4,513	3,882	2,484	3,386	5,236	6,517	7,794	(3)	20,686
$11,000 to 19,999	4,826	4,167	2,559	3,975	5,017	6,873	8,024	(3)	24,344
20,000 to 29,999	5,212	4,485	2,702	4,126	5,339	7,293	9,490	(3)	23,618
30,000 to 39,000	5,532	4,687	2,737	4,684	5,843	6,836	7,083	(3)	24,594
40,000 to 49,999	5,653	4,769	3,015	4,145	6,002	6,737	8,193	(3)	23,701
50,000 and up	7,205	5,670	3,322	5,497	6,818	7,329	10,068	9,500	19,494
Independent students									
Less than $ 5,000	7,144	4,759	2,855	3,960	5,335	6,835	10,181	14,717	29,245
$ 5,000 to 10,999	6,722	4,752	3,285	3,991	5,606	7,026	10,177	13,789	25,475
11,000 to 19,999	6,305	4,338	3,090	3,960	4,013	6,369	9,155	11,043	22,872
20,000 and up	5,570	4,189	3,027	3,577	4,523	5,547	6,348	8,549	18,136

1/This represents the cumulative amount of money the student borrowed for his or her postsecondary education up until the time of the survey. It includes Stafford and other loans. While some of these individuals may have never borrowed a Stafford loan, the likelihood of this happening is very small, since 83 percent of the borrowers in 1986-87 alone were Stafford borrowers.
2/Includes only students whose dependency status and family income were known.
3/Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 21.--Average debt 1/ of postsecondary students enrolled in the fall of 1986 and who borrowed money for their postsecondary education, by level of study and major field of study

Major field of study	All Postsecondary Students 2/	Undergraduates					Master's	Doctoral	First-Professional
		All Undergraduates	Freshman/ first year	Sophomore/ second year	Junior/ third year	Senior/ fourth year and above			
Total	$5,895	$4,592	$2,867	$4,182	$5,481	$6,786	$8,185	$11,899	$22,978
Vocational	4,092	3,912	2,907	3,683	5,080	5,690	--	--	--
Arts and humanities	5,009	4,494	2,354	3,739	5,212	6,501	9,212	12,409	--
Business	4,955	4,443	2,758	3,597	4,804	7,002	9,089	(5)	--
Education	5,081	4,561	2,415	4,146	4,750	5,833	6,540	7,775	--
Engineering	5,685	5,403	3,472	4,555	6,680	7,076	8,573	(5)	--
Natural sciences 3/	6,422	5,886	3,278	6,222	4,852	7,613	7,952	10,104	--
Social sciences	6,552	5,653	2,389	4,390	6,506	6,793	9,079	14,014	--
Other	5,686	5,106	2,988	4,115	6,003	6,840	8,673	18,233	--
Law	15,923	--	--	--	--	--	--	--	15,923
Medicine	29,466	--	--	--	--	--	--	--	29,466
Other medical 4/	27,028	--	--	--	--	--	--	--	27,028
Theology	8,536	--	--	--	--	--	--	--	8,536

--Not applicable
1/This represents the cumulative amount of money the student borrowed for his or her postsecondary education up until the time of the survey. It includes Stafford and other loans. While some of these individuals may have never borrowed a Stafford loan, the likelihood of this happening is very small, since 83 percent of the borrowers in 1986-87 alone were Stafford borrowers.
2/Comprises only students whose major fields of study were known.
3/Includes students who majored in life sciences, physical sciences, or mathematics.
4/Includes chiropractic medicine, dentistry, optometry, osteopathic medicine, pharmacy, podiatry, and veterinary medicine.
5/Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

II. Repayment of Stafford Loans Among Individuals Who Had Left School Between 1976 and 1985:

Characteristics of repayers

Table 22.--Individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988

Selected characteristic	All Stafford Borrowers 2/	Stafford repayment status 1/		
		In default 3/	In Repayment 4/	Paid in full 5/
	Percent			
Total	100.0	100.0	100.0	100.0
Control of institution 6/				
Public	55.4	49.5	54.6	59.3
Private, not-for-profit	29.8	15.4	32.6	28.0
Private, for-profit	14.7	35.0	12.8	12.6
Level of institution 7/				
4-year and above	70.7	39.0	75.3	70.4
2-year	18.7	33.9	15.8	20.4
Less than 2-year	10.6	27.1	8.8	9.2
Highest degree completed				
Did not complete degree	23.0	51.3	18.8	22.9
Less than a bachelor's	25.5	32.6	23.5	27.8
Bachelor's	36.1	12.8	40.0	35.2
Master's	9.5	2.9	10.3	9.9
Doctoral/Professional 8/	5.9	0.4	7.5	4.2
Major field of study 9/				
Vocational	28.1	50.2	24.7	28.7
Arts & humanities	8.0	8.4	7.8	8.1
Business	17.3	11.8	18.1	17.2
Education	7.0	4.1	6.4	9.3
Engineering	6.0	2.6	6.6	5.9
Natural sciences	4.1	2.1	4.4	3.9
Social sciences	9.0	8.2	9.5	8.2
Other	15.6	11.3	16.3	15.5
First-professional	4.9	1.2	6.2	3.2
Parents' income 10/				
Less than $11,000	9.6	22.8	8.0	8.6
$11,000 to 16,999	8.0	10.6	7.0	9.4
17,000 to 22,999	8.8	8.3	8.5	9.7
23,000 to 29,999	10.8	5.1	11.5	11.2
30,000 to 49,999	16.7	6.6	18.8	15.3
50,000 and above	9.3	3.6	10.4	7.9
Not reported	36.8	43.0	35.8	37.9

Table 22.--Individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988--continued

Selected characteristic	All Stafford Borrowers 2/	Stafford repayment status 1/		
		In default 3/	In Repayment 4/	Paid in full 5/
Average amount borrowed 11/				
Less than $ 2,500	21.1	37.2	10.3	40.7
$ 2,500 to 2,999	20.7	30.7	20.0	19.1
3,000 to 4,999	15.0	14.0	13.9	17.8
5,000 to 7,999	23.4	12.2	29.0	14.0
8,000 and above	19.8	5.9	26.8	8.4
Average monthly payment 12/				
Less than $ 50	19.0	20.6	13.8	32.0
$ 50 to 59	31.2	49.5	30.7	27.5
60 to 79	15.7	8.5	16.9	14.7
80 to 124	19.3	12.1	21.0	17.0
125 and above	14.7	9.4	17.7	8.7
Income 13/				
Less than $ 6,000	20.3	46.0	20.2	12.2
$ 6,000 to 14,999	18.2	28.3	19.0	13.3
15,000 to 24,999	20.6	15.6	21.0	21.1
25,000 to 39,999	20.6	7.1	20.5	25.1
40,000 and above	20.3	3.0	19.3	28.3

1/As reported by borrowers in 1988.
2/All individuals who applied for and received a Stafford loan or a Federally Insured Student Loan (FISL), and who left postsecondary schooling between 1976 and 1985. Some of these borrowers could have reentered postsecondary education after the selection of the sample.
3/Anyone who was in default from any lender as of 1988 or whose loan had been discharged in bankruptcy. This category also includes individuals whose repayment status could not be identified as of 1988 and who had been in default as of 1985.
4/Anyone who had made payments on their loans in 1987 or 1988 and had not been in default or paid-in-full from one of their lenders. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was in repayment as of 1985.
5/Anyone who had paid off one of their lenders without being in default from another lender. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was paid-in-full as of 1985.
6/The control of the institution in which the individual pursued their highest degree.
7/The level of the institution in which the individual pursued their highest degree.
8/Anyone completing a doctoral or a first-professional degree is included.
9/The major field of study at the institution in which the individual pursued their highest degree.
10/As reported by borrowers, parents' income at the time the individual entered a postsecondary institution.
11/The cumulative principal borrowed by an individual from Stafford, PLUS, ALAS, and other education loans.
12/The average combined monthly payment an individual makes for Stafford, PLUS, ALAS, and other education loans. For paid-in-full individuals the monthly payment made while in repayment.
13/An individual's (and spouse's) taxable and non-taxable income before withholdings for 1986.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 NPSAS: 1988 Student Loan Recipient Survey.

Table 23.--Average income 1/ of individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988

Selected characteristic	All Stafford Borrowers 3/	Stafford repayment status 2/		
		In default 4/	In Repayment 5/	Paid in full 6/
Total	$27,080	$11,866	$26,688	$31,843
Control of institution 7/				
Public	24,169	11,344	22,748	30,290
Private, not-for-profit	30,567	12,859	29,236	37,201
Private, for-profit	14,825	7,443	15,754	19,153
Level of institution 8/				
4-year and above	28,315	13,850	26,655	34,722
2-year	17,174	8,781	16,690	22,381
Less than 2-year	13,654	6,750	14,056	19,070
Highest degree completed				
Did not complete degree	15,554	7,524	15,392	21,703
Less than a bachelor's	18,713	9,528	17,762	24,026
Bachelor's	27,651	18,199	25,700	33,718
Master's	35,685	(14)	31,962	45,839
Doctoral/Professional 9/	45,831	(14)	43,138	58,186
Major field of study 10/				
Vocational	17,637	7,239	17,805	23,243
Arts & humanities	18,606	11,760	16,390	25,678
Business	28,435	12,836	26,792	35,740
Education	26,360	12,312	23,395	32,657
Engineering	28,933	(14)	27,635	34,028
Natural sciences	26,370	(14)	24,337	34,126
Social sciences	26,874	14,536	25,368	34,464
Other	25,423	11,270	25,292	29,048
First-professional	42,228	(14)	38,729	60,592
Parents' income 11/				
Less than $11,000	19,691	7,668	20,521	28,341
$11,000 to 16,999	24,646	10,971	21,147	35,550
17,000 to 22,999	25,889	11,240	24,640	32,380
23,000 to 29,999	24,604	15,369	22,919	29,888
30,000 to 49,999	27,322	19,054	26,086	31,904
50,000 and above	32,130	17,287	31,332	36,135
Not reported	21,530	7,567	21,494	26,970

Table 23.--Average income 1/ of individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988--continued

Selected characteristic	All Stafford Borrowers 3/	Stafford repayment status 2/		
		In default 4/	In Repayment 5/	Paid in full 6/
Average amount borrowed 12/				
Less than $ 2,500	$21,382	$8,425	$17,652	$27,226
$ 2,500 to 2,999	20,158	8,517	19,546	27,535
3,000 to 4,999	25,623	12,367	22,903	33,803
5,000 to 7,999	25,937	12,716	24,947	34,312
8,000 and above	30,218	15,999	28,982	42,909
Average monthly payment 13/				
Less than $ 50	27,848	12,733	26,441	32,161
$ 50 to 59	20,376	8,051	19,957	27,728
60 to 79	26,357	10,581	25,058	32,709
80 to 124	26,009	12,587	25,185	31,384
125 and above	30,496	13,576	30,526	35,352

1/An individual's (and spouse's) taxable and non-taxable income before withholdings for 1986.
2/As reported by borrowers in 1988.
3/All individuals who applied for and received a Stafford loan or a Federally Insured Student Loan (FISL), and who left postsecondary schooling between 1976 and 1985. Some of these borrowers could have reentered postsecondary education after the selection of the sample.
4/Anyone who was in default from any lender as of 1988 or whose loan had been discharged in bankruptcy. This category also includes individuals whose repayment status could not be identified as of 1988 and who had been in default as of 1985.
5/Anyone who had made payments on their loans in 1987 or 1988 and had not been in default or paid-in-full from one of their lenders. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was in repayment as of 1985.
6/Anyone who had paid off one of their lenders without being in default from another lender. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was paid-in-full as of 1985.
7/The control of the institution in which the individual pursued their highest degree.
8/The level of the institution in which the individual pursued their highest degree.
9/Anyone completing a doctoral or a first-professional degree is included.
10/The major field of study at the institution in which the individual pursued their highest degree.
11/As reported by borrowers, parents' income at the time the individual entered a postsecondary institution.
12/The cumulative principal borrowed by an individual from Stafford, PLUS, ALAS, and other education loans.
13/The average combined monthly payment an individual makes for Stafford, PLUS, ALAS, and other education loans. For paid-in-full individuals the monthly payment made while in repayment.
14/Too few cases for a reliable estimate.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 NPSAS: 1988 Student Loan Recipient Survey.

Table 24.--Average monthly education loan payment(s) 1/ of individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988

Selected characteristic	All Stafford Borrowers 3/	Stafford repayment status 2/		
		In default 4/	In Repayment 5/	Paid in full 6/
Total	$ 82	$ 72	$ 88	$ 70
Control of institution 7/				
Public	77	67	83	66
Private, not-for-profit	99	99	106	77
Private, for-profit	60	60	61	59
Level of institution 8/				
4-year and above	90	86	97	72
2-year	60	56	60	62
Less than 2-year	57	59	59	53
Highest degree completed				
Did not complete degree	63	59	66	60
Less than a bachelor's	62	61	63	60
Bachelor's	85	109	90	69
Master's	103	(14)	110	83
Doctoral/Professional 9/	163	(14)	173	119
Major field of study 10/				
Vocational	65	58	69	58
Arts & humanities	78	71	82	70
Business	77	69	82	66
Education	77	(14)	82	68
Engineering	84	(14)	90	72
Natural sciences	83	(14)	87	69
Social sciences	89	119	93	67
Other	86	64	92	72
First-professional	167	(14)	176	130
Parents' income 11/				
Less than $11,000	75	69	77	74
$11,000 to 16,999	77	62	86	64
17,000 to 22,999	84	65	94	68
23,000 to 29,999	84	83	92	64
30,000 to 49,999	89	85	95	71
50,000 and above	91	64	98	76
Not reported	74	65	79	65

Table 24.--Average monthly education loan payment(s) 1/ of individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988--continued

Selected characteristic	All Stafford Borrowers 3/	Stafford repayment status 2/		
		In default 4/	In Repayment 5/	Paid in full 6/
Average amount borrowed 12/				
Less than $ 2,500	$ 51	$ 53	$ 51	$ 50
$ 2,500 to 2,999	52	53	49	59
3,000 to 4,999	66	76	62	70
5,000 to 7,999	82	96	80	90
8,000 and above	151	165	154	126
Income 13/				
Less than $ 6,000	77	66	83	66
$ 6,000 to 14,999	79	66	83	70
15,000 to 24,999	78	72	83	65
25,000 to 39,999	81	79	88	68
40,000 and above	90	(14)	100	71

1/The average combined monthly payment an individual makes for Stafford, PLUS, ALAS, and other education loans. For paid-in-full individuals the monthly payment made while in repayment.
2/As reported by borrowers in 1988.
3/All individuals who applied for and received a Stafford loan or a Federally Insured Student Loan (FISL), and who left postsecondary schooling between 1976 and 1985. Some of these borrowers could have reentered postsecondary education after the selection of the sample.
4/Anyone who was in default from any lender as of 1988 or whose loan had been discharged in bankruptcy. This category also includes individuals whose repayment status could not be identified as of 1988 and who had been in default as of 1985.
5/Anyone who had made payments on their loans in 1987 or 1988 and had not been in default or paid-in-full from one of their lenders. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was in repayment as of 1985.
6/Anyone who had paid off one of their lenders without being in default from another lender. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was paid-in-full as of 1985.
7/The control of the institution in which the individual pursued their highest degree.
8/The level of the institution in which the individual pursued their highest degree.
9/Anyone completing a doctoral or a first-professional degree is included.
10/The major field of study at the institution in which the individual pursued their highest degree.
11/As reported by borrowers, parents' income at the time the individual entered a postsecondary institution.
12/The cumulative principal borrowed by an individual from Stafford, PLUS, ALAS, and other education loans.
13/An individual's (and spouse's) taxable and non-taxable income before withholdings for 1986.
14/Too few cases for a reliable estimate.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 NPSAS: 1988 Student Loan Recipient Survey.

Table 25.--Average cumulative education loans 1/ of individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988

Selected characteristic	All Stafford Borrowers 3/	Stafford repayment status 2/		
		In default 4/	In Repayment 5/	Paid in full 6/
Total	$5,553	$3,520	$6,726	$3,530
Control of institution 7/				
Public	5,052	3,481	6,116	3,203
Private, not-for-profit	7,500	4,776	8,658	4,819
Private, for-profit	3,094	2,772	3,466	2,502
Level of institution 8/				
4-year and above	6,519	4,663	7,620	4,109
2-year	3,109	2,653	3,750	2,203
Less than 2-year	2,791	2,683	3,031	2,355
Highest degree completed				
Did not complete degree	3,369	2,604	4,137	2,488
Less than a bachelor's	3,444	2,887	3,993	2,587
Bachelor's	6,167	5,933	7,046	3,907
Master's	7,839	(14)	8,906	5,237
Doctoral/Professional 9/	13,683	(14)	14,933	8,466
Major field of study 10/				
Vocational	3,548	2,655	4,272	2,605
Arts & humanities	5,203	4,255	6,122	3,412
Business	5,107	3,271	5,968	3,407
Education	5,146	4,969	6,163	3,549
Engineering	5,700	(14)	6,676	3,658
Natural sciences	6,059	(14)	7,101	3,707
Social sciences	6,131	5,232	7,012	4,091
Other	5,965	3,527	6,989	4,011
First-professional	15,304	(14)	16,773	9,317
Parents' income 11/				
Less than $11,000	4,553	3,156	5,494	3,736
$11,000 to 16,999	5,167	3,922	6,334	3,620
17,000 to 22,999	5,625	3,643	6,924	3,609
23,000 to 29,999	6,033	4,396	7,268	3,322
30,000 to 49,999	6,170	3,555	7,186	3,675
50,000 and above	6,987	4,021	8,165	4,221
Not reported	4,802	3,022	5,763	3,320

Table 25.--Average cumulative education loans 1/ of individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988--continued

Selected characteristic	All Stafford Borrowers 3/	Stafford repayment status 2/		
		In default 4/	In Repayment 5/	Paid in full 6/
Average monthly payment 12/				
Less than $ 50	$2,852	$2,315	$3,311	$2,446
$ 50 to 59	3,021	2,473	3,303	2,499
60 to 79	5,017	3,813	5,393	4,113
80 to 124	7,011	4,570	7,787	5,066
125 and above	12,235	7,991	13,375	7,686
Income 13/				
Less than $ 6,000	5,053	3,178	6,136	3,132
$ 6,000 to 14,999	5,031	3,341	5,889	3,368
15,000 to 24,999	5,100	3,463	6,097	3,175
25,000 to 39,999	5,640	4,197	6,881	3,434
40,000 and above	6,609	(14)	8,148	4,263

1/The cumulative principal borrowed by an individual from Stafford, PLUS, ALAS, and other education loans.
2/As reported by borrowers in 1988.
3/All individuals who applied for and received a Stafford loan or a Federally Insured Student Loan (FISL), and who left postsecondary schooling between 1976 and 1985. Some of these borrowers could have reentered postsecondary education after the selection of the sample.
4/Anyone who was in default from any lender as of 1988 or whose loan had been discharged in bankruptcy. This category also includes individuals whose repayment status could not be identified as of 1988 and who had been in default as of 1985.
5/Anyone who had made payments on their loans in 1987 or 1988 and had not been in default or paid-in-full from one of their lenders. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was in repayment as of 1985.
6/Anyone who had paid off one of their lenders without being in default from another lender. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was paid-in-full as of 1985.
7/The control of the institution in which the individual pursued their highest degree.
8/The level of the institution in which the individual pursued their highest degree.
9/Anyone completing a doctoral or a first-professional degree is included.
10/The major field of study at the institution in which the individual pursued their highest degree.
11/As reported by borrowers, parents' income at the time the individual entered a postsecondary institution.
12/The average combined monthly payment an individual makes for Stafford, PLUS, ALAS, and other education loans. For paid-in-full individuals the monthly payment made while in repayment.
13/An individual's (and spouse's) taxable and non-taxable income before withholdings for 1986.
14/Too few cases for a reliable estimate.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 NPSAS: 1988 Student Loan Recipient Survey.

Table 26.--Average yearly education loan payments 1/ as a proportion of income 2/ for individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988

Selected characteristic	All Stafford Borrowers 4/	Stafford repayment status 3/		
		In default 5/	In Repayment 6/	Paid in full 7/
	Percent			
Total	6.7	10.7	7.3	4.7
Control of institution 8/				
Public	7.0	10.8	7.7	4.6
Private, not-for-profit	6.7	14.6	7.2	4.6
Private, for-profit	8.2	11.5	8.4	5.5
Level of institution 9/				
4-year and above	6.9	12.1	7.6	4.4
2-year	7.1	10.9	7.3	5.3
Less than 2-year	8.6	11.6	8.8	6.1
Highest degree completed				
Did not complete degree	9.2	12.9	9.9	6.2
Less than a bachelor's	6.6	10.5	7.1	4.5
Bachelor's	6.4	10.6	7.1	4.2
Master's	7.2	(14)	8.0	4.6
Doctoral/Professional 10/	6.4	(14)	7.1	3.4
Major field of study 11/				
Vocational	7.5	12.0	8.0	4.8
Arts & humanities	7.5	10.2	8.5	4.8
Business	6.1	11.8	6.5	4.2
Education	6.5	(14)	7.6	4.8
Engineering	5.7	(14)	6.1	3.9
Natural sciences	7.1	(14)	8.3	4.1
Social sciences	8.1	15.8	8.6	4.6
Other	7.2	10.1	7.7	5.5
First-professional	8.0	(14)	8.6	4.8
Parents' income 12/				
Less than $11,000	8.8	14.0	8.4	6.9
$11,000 to 16,999	7.2	10.2	8.3	4.5
17,000 to 22,999	7.4	11.8	8.4	4.0
23,000 to 29,999	7.1	(14)	8.2	4.1
30,000 to 49,999	7.2	9.2	7.6	5.4
50,000 and above	6.1	(14)	6.6	4.2
Not reported	6.7	12.1	7.2	4.4

Table 26.--Average yearly education loan payments 1/ as a proportion of income 2/ for individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988--continued

Selected characteristic	All Stafford Borrowers 4/	Stafford repayment status 3/		
		In default 5/	In Repayment 6/	Paid in full 7/
Average amount borrowed 13/				
Less than $ 2,500	6.1	10.8	7.6	4.3
$ 2,500 to 2,999	5.7	10.1	5.7	4.2
3,000 to 4,999	5.9	11.2	6.2	4.4
5,000 to 7,999	7.0	15.2	6.9	5.2
8,000 and above	10.4	(14)	10.7	7.3

1/The average combined yearly payments an individual makes for Stafford, PLUS, ALAS, and other education loans. For paid-in-full individuals the yearly payments made while in repayment.
2/An individual's (and spouse's) taxable and non-taxable income before withholdings for 1986.
3/As reported by borrowers in 1988.
4/All individuals who applied for and received a Stafford loan or a Federally Insured Student Loan (FISL), and who left postsecondary schooling between 1976 and 1985. Some of these borrowers could have reentered postsecondary education after the selection of the sample.
5/Anyone who was in default from any lender as of 1988 or whose loan had been discharged in bankruptcy. This category also includes individuals whose repayment status could not be identified as of 1988 and who had been in default as of 1985.
6/Anyone who had made payments on their loans in 1987 or 1988 and had not been in default or paid-in-full from one of their lenders. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was in repayment as of 1985.
7/Anyone who had paid off one of their lenders without being in default from another lender. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was paid-in-full as of 1985.
8/The control of the institution in which the individual pursued their highest degree.
9/The level of the institution in which the individual pursued their highest degree.
10/Anyone completing a doctoral or a first-professional degree is included.
11/The major field of study at the institution in which the individual pursued their highest degree.
12/As reported by borrowers, parents' income at the time the individual entered a postsecondary institution.
13/The cumulative principal borrowed by an individual from Stafford, PLUS, ALAS, and other education loans.
14/Too few cases for a reliable estimate.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 NPSAS: 1988 Student Loan Recipient Survey.

Table 27.--Average yearly education loan payments 1/ as a proportion of earnings 2/ for individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988

Selected characteristic	All Stafford Borrowers 4/	Stafford repayment status 3/		
		In default 5/	In Repayment 6/	Paid in full 7/
	Percent			
Total	5.6	7.8	5.8	4.6
Control of institution 8/				
Public	5.6	7.2	5.9	4.8
Private, not-for-profit	6.0	13.7	6.4	4.3
Private, for-profit	5.6	7.4	5.6	5.0
Level of institution 9/				
4-year and above	5.7	9.3	6.0	4.4
2-year	5.8	7.4	5.8	5.6
Less than 2-year	5.8	7.1	6.0	4.9
Highest degree completed				
Did not complete degree	6.5	8.2	6.6	5.6
Less than a bachelor's	5.6	6.9	5.7	4.9
Bachelor's	5.6	11.2	5.9	4.2
Master's	5.7	(14)	6.2	4.4
Doctoral/Professional 10/	5.6	(14)	5.9	3.8
Major field of study 11/				
Vocational	6.0	8.0	5.8	5.6
Arts & humanities	6.9	6.9	7.7	5.0
Business	4.9	6.8	5.2	3.6
Education	6.2	(14)	6.7	4.8
Engineering	4.1	(14)	4.2	3.7
Natural sciences	5.5	(14)	5.6	5.0
Social sciences	6.3	11.6	6.6	4.3
Other	6.1	6.2	6.6	4.6
First-professional	6.5	(14)	6.7	4.7
Parents' income 12/				
Less than $11,000	6.1	10.0	6.1	4.6
$11,000 to 16,999	6.4	6.7	7.2	4.8
17,000 to 22,999	5.6	8.7	5.9	4.3
23,000 to 29,999	5.8	(14)	6.4	4.2
30,000 to 49,999	6.0	8.1	6.2	5.2
50,000 and above	5.0	(14)	5.3	3.9
Not reported	5.6	7.7	5.7	4.9

Table 27.--Averave yearly education loan payments 1/ as a proportion of earnings 2/ for individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988--continued

Selected characteristic	All Stafford Borrowers 4/	Stafford repayment status 3/		
		In default 5/	In Repayment 6/	Paid in full 7/
Average amount borrowed 13/				
Less than $ 2,500	4.5	6.6	4.7	4.1
$ 2,500 to 2,999	4.5	6.0	4.4	4.4
3,000 to 4,999	5.0	9.6	4.8	4.6
5,000 to 7,999	5.8	10.5	5.6	5.7
8,000 and above	8.8	(14)	9.0	6.4

1/The average combined yearly payments an individual makes for Stafford, PLUS, ALAS, and other education loans. For paid-in-full individuals the yearly payments made while in repayment.
2/An individual's earnings for 1988.
3/As reported by borrowers in 1988.
4/All individuals who applied for and received a Stafford loan or a Federally Insured Student Loan (FISL), and who left postsecondary schooling between 1976 and 1985. Some of these borrowers could have reentered postsecondary education after the selection of the sample.
5/Anyone who was in default from any lender as of 1988 or whose loan had been discharged in bankruptcy. This category also includes individuals whose repayment status could not be identified as of 1988 and who had been in default as of 1985.
6/Anyone who had made payments on their loans in 1987 or 1988 and had not been in default or paid-in-full from one of their lenders. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was in repayment as of 1985.
7/Anyone who had paid off one of their lenders without being in default from another lender. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was paid-in-full as of 1985.
8/The control of the institution in which the individual pursued their highest degree.
9/The level of the institution in which the individual pursued their highest degree.
10/Anyone completing a doctoral or a first-professional degree is included.
11/The major field of study at the institution in which the individual pursued their highest degree.
12/As reported by borrowers, parents' income at the time the individual entered a postsecondary institution.
13/The cumulative principal borrowed by an individual from Stafford, PLUS, ALAS, and other education loans.
14/Too few cases for a reliable estimate.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 NPSAS: 1988 Student Loan Recipient Survey.

Appendix A: Technical Notes

Technical Notes

I. In-school Portion of the 1987 National Postsecondary Student Aid Study

In-school Sample Frame

The in-school portion of the 1987 National Postsecondary Student Aid Study (NPSAS) was conducted during the 1986-87 school year after an extensive national field test in 1985-86. The full-scale study involved 59,886 postsecondary students selected from 1,074 postsecondary institutions. The universe of potential respondents includes all students who were enrolled in postsecondary institutions in the fall of 1986. Thus, NPSAS includes full-time and part-time students, aided and nonaided students, and undergraduate and postbaccalaureate students enrolled in institutions that range in scope from those that award doctoral degrees to those that offer programs of only 3 months duration, and institutions that are under public control, or are governed independently, either not for profit or for profit.

For an institution to be considered eligible for NPSAS, it had to satisfy all of the following conditions in the fall of 1986:

- offer an education program designed for persons who have completed secondary education;
- offer an academically, occupationally, or vocationally oriented course of study;
- offer access to persons other than those employed by the institution;
- offer more than just correspondence courses; and
- offer at least one program lasting 3 months or longer; and
- be located in the 50 States or the District of Columbia.

For a student to be considered eligible for NPSAS, the student must have been attending an eligible institution on or about October 15, 1986. In addition, a student:

- had to be enrolled in a course for credit or in an occupational or vocational program or course of studies; or
- had to be enrolled in a degree or formal award program; and
- could not be enrolled in a high school program.

In-school Sample Design

Students were selected for the 1987 NPSAS as the third stage in a three-stage sample design. The first stage of sampling consisted of selecting geographic areas based upon three-digit zip code areas. The largest primary sampling units (PSUs) were selected with certainty. Of the 361 PSUs in the universe, the 50 largest PSUs were included in the

sample with certainty. The remaining PSUs were stratified on the basis of the State in which the PSU was located, and 70 PSUs were selected with probability proportional to their measure of size, i.e., the total number of students enrolled in postsecondary education.

Once the 120 PSUs were selected, the second stage of the sample selection process was the selection of institutions within selected PSUs. A total of 7,814 schools was identified in the 120 sample PSUs.

Institutions in these 120 PSUs were then classified into 10 strata for sample selection, based upon the control of the institution (public; private, not-for-profit; and private, for-profit) and type (highest degree awarded). Five hundred and eight institutions were large enough to be selected with certainty. The remaining institutions were sampled within strata with probability proportional to the total enrollment in the institution.

A total of 1,342 institutions and branch campuses was selected. A special supplemental sample was designed for New York State after the national sample of schools had already been selected, which added an additional 11 campuses and increased the number of sample institutions to 1,353.

Ninety-two percent of the sampled institutions agreed to participate in the study. When participating institutions were weighted to reflect total enrollment, the final weighted institutional response rate was 94.6 percent.

The third stage of the sampling process was the selection of students within participating institutions. Institutions were asked for a list of all students enrolled on or about October 15, 1986. All students enrolled in courses for credit, in a degree or formal award program, or in a vocational or occupationally-specific program were eligible for selection, including part-time and full-time students and aided and nonaided students. If a student was also in a high school program, he or she was not eligible.

Students were stratified by level (undergraduate, graduate, and first-professional) and systematically sampled, using a random start and a prespecified sampling rate that varied by student level. Sampling rates for graduate and first-professional students were 3 to 7 times the rate for undergraduate students, resulting in a total student sample of 59,886.

In-school Data Collection

The data for the in-school portion of the NPSAS were obtained from multiple sources. Once a student sample was identified at an institution, fall 1986 enrollment data on each sampled member were obtained from administrative records from December 1986 through March 1987. For each sample member with a financial aid record, the aid record was obtained at

this time and subsequently updated in the summer of 1987 at the end of the 1986-87 Federal financial aid program fiscal year. These updated records reflected aid award status and amounts for the entire 1986-87 school year.

In March, 1987, each of the 59,886 students sampled for the NPSAS was sent a questionnaire to his or her school, or local address as identified in the institution's registration records. After significant followup attempts were made by mail, all nonrespondents to the mail survey were targeted for telephone interviews that encompassed all but five items in the mail questionnaire. The overall response rate across all levels of students and type and control of institutions in the sample was 72 percent, resulting in an unweighted sample size of 43,176.

In addition to extensive editing of the student questionnaire data, a significant amount of telephone followup to retrieve missing or out-of-range responses on 21 key items was carried out. These key items included sources of financial support, education expense items, items to define dependency status, and the financial condition variables for students identified as independent. Over 14,000 students were contacted for data retrieval.

In-school Estimation Weights

The production of student-level estimates was accomplished in steps. First, student-level estimates were obtained by using weights that reflected the probability of a student's being selected for the NPSAS sample. Since the student was selected in a multistage manner, the student weight was the product of the reciprocals of the probabilities of selection at each stage. For the student questionnaire, data nonresponse adjustments were made for institution nonresponse (that is, refusal to participate in NPSAS) and student nonresponse.

A ratio adjustment technique was used to adjust for institution nonresponse. The 1986-87 Integrated Postsecondary Education Data System (IPEDS) file was the source used for the ratio adjustment. For institutions that could not be matched to the IPEDS file, a simple nonresponse adjustment factor (the inverse of the weighted-response rate within stratum) was used.

To account for nonresponse on the student questionnaire, the initial student weight (the product of the adjusted institution weight and the inverse of the probability of selection of the student within the institution) was adjusted by the inverse of the weighted student response rate. These student questionnaire weights were used to produce the national estimates of the number of students by their characteristics presented in this report.

II. The Out-of-School Portion of the 1987 National Postsecondary Student Aid Study

Out-of-school Sample Frame

The universe of potential respondents to the National Postsecondary Student Aid Study-Student Loan Recipient Survey (NPSAS-SLRS) was defined to include all individuals who received a Stafford loan or a Federally Insured Student Loan (FISL) and who left postsecondary schooling between 1976 and 1985.[5] All such individuals are listed in the data systems of the State Guarantee Agencies (SGAs) that administer the Stafford loan program within their jurisdictions. The historically cumulative data files (known as "dump tape files")[6] covering all loan activity under the authority of the SGAs are submitted to the Federal program office in Washington, D.C. and are combined into a master file each fiscal year.

To be considered eligible for the NPSAS-SLRS survey an individual must:

- have received at least one Stafford loan or FISL loan (even if that loan was completely repaid or had gone into default), and therefore have a data record in the Stafford loan program files maintained by the State Guarantee Agencies, and
- be shown in the Stafford loan program data files to have left a postsecondary institution located in one of the 50 States or the District of Columbia between the years 1976 and 1985.

Approximately 15 percent of all borrowers have more than one loan record in the combined dump tape file. However, for sampling purposes each borrower was counted only once. Borrowers with multiple loans were classified as defaulters if any of their loans were in default or if the borrower was classified as bankrupt on any loan record; as fully repaid if they had completed repayment of any loan or had any loan balance forgiven under the relevant program provisions and were not in default (or bankrupt) on any loan record. The final category (in-repayment) combines all other borrowers, including those who may have temporary deferments, but who have not completed repayment on any loan and are not in default or

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[5]Because of the small number of individuals who received FISLs during the time period covered by this study, for the sake of brevity the terms "Stafford loan" and "Stafford borrower" are used to refer collectively to those who have received either a Stafford loan or a FISL.

[6]U.S. Department of Education State Guaranty Agency Student Loan Guaranty Record Dump Procedures. September 1982, Washington, D.C.

declared bankrupt on any loan.

Individuals who had records on the 1985 Federal combined dump tape file were considered eligible for the NPSAS-SLRS survey with the exception of those identified in program records as deceased. Also, in order to improve the statistical properties of the sample, and to contain survey costs, a very small percentage (one tenth of one percent) of individuals who attended postsecondary schools associated with fewer than 10 borrowers during the ten-year period from 1976 through 1985 also were considered ineligible for the study.

Out-of-school Sample Design

The students selected for interview in the NPSAS-Student Loan Recipient Survey were selected using a two-stage, disproportionate, stratified, and clustered sample design.

The first-stage sampling units were schools. The second-stage sampling units were students within schools. For sampling purposes, schools were created by aggregating students on the basis of the school that associated the student at the time of their loan.

The stratification used in the sample design involved three basic dimensions: school type, years out of school, and payment status. For the school type dimension, schools were classified on the basis of inclusion or noninclusion in the HEGIS school list. The years out of school dimension was subdivided into three groups: 1-2 years out of school, 3-5 years out of school, and 6-10 years out of school. The categories for the third dimension, loan status, were based on loan repayment status at the time of frame preparation. The three categories of loan repayment status were: in-repayment, paid-in-full, and in-default. The combination of these three dimensions produced 18 strata for the survey.

There were several purposes served by the use of stratification in this design. These purposes included assurance of adequate sample size for domains of separate analyses, and the availability of weighting cells geared to nonresponse adjustment. Disproportionate allocation among the strata was used to assure that a sufficient number of students who were paid-in-full and in-default would be available for separate analyses and estimation.

It was recognized that there would be some changes in repayment status between the time of frame preparation and data collection. Since sample selection and allocation was based on frame classification, it was necessary that sample weights also be based on this initial classification to compensate for both differential probabilities of selection and nonresponse. It was assumed, however, that analyses may be based on information about payment status that was current as of the time of data

collection.

In the first stage of sample selection, schools were selected with measures of size based on the total number of students with loans associated with the schools. At the second stage of selection, students were sub-sampled within schools using probabilities that depended upon their classification into the 18 strata. The selection of students within selected schools was carried out using sampling rates inversely proportional to the first stage probability of selection.

Out-of-school Data Collection

The data for the NPSAS-SLRS were collected between January 4 and August 6, 1988. The original sample of 14,025 respondents consisted of three categories of borrowers--defaulters, paid-in-full, in-repayment. For purposes of data collection, the sample was organized into two groups, defaulters and nondefaulters. The original data collection plan consisted of a mixed mode design. During the week of January 4-8, 1988, packets containing a questionnaire, cover letter, return prepaid envelope, pencil, and $5 respondent check were sent by first-class mail to 10,974 nondefaulters for whom an address was available.[7] For the 2,948 defaulters, in-person interviewing began on January 25, 1988. The data collection effort was completed for both components of the survey on August 6, 1988.

Early reports from the field suggested that address information supplied by the State Stafford loan tapes was out-of-date for a large number of individuals sampled, making it difficult to locate them. Early reports also suggested that once located, defaulters were no more or less likely than other sample members to cooperate with the interviewer. In order to achieve the targeted participation rate within the time frame stipulated, a revised data collection plan was necessary.

Given the substantial locating problems encountered during the early weeks of the survey, a reduction of the sample and redesign of the data collection plan was required. It was determined that one-half of the 4,356 respondents classified as "temporarily unlocatable" should be deleted from the original sample of 14,025 through subsampling. That

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[7]A prelocating telephone effort was begun in late September, 1987, for 827 borrowers for whom an address was not listed on the State Stafford loan tapes. By January, 1988, a mailing address was found for 724 (88 percent) of these respondents. The remaining 103 (12 percent) nondefaulters never received a questionnaire packet in the mailout to the original sample. At a later point, these cases were sent to the field staff for locating.

process reduced the sample to 11,847 cases. The revised data collection plan called for transforming the original mixed mode design, into a survey with primary emphasis on telephone interviewing.

This revised data collection plan was buttressed by a comprehensive locating plan. The principal components of the plan consisted of inquiries to: telephone directory assistance, the school listed on information sheet, the local post office, department(s) of motor vehicles, and credit bureaus. Once these institutional possibilities were exhausted, and the respondent was still not located, field interviewers were instructed to pursue the case by visiting the last known address of the respondent and making inquiries of landlords, neighbors, community centers, and the like.

The overall response rate for this survey was 69.7 percent, resulting in an unweighted sample size of 8,223. When response rates are considered by initial loan status defaulters have the highest response rate (72.5 percent), followed by those paid-in-full (71.4 percent) and those in-repayment (68.1 percent).

In addition to extensive editing of the responses, a significant amount of telephone followup was conducted to retrieve missing or out-of-range responses on 22 critical questions--40 percent of all questions asked. Telephone interviewers were successful in retrieving most of the information for 3,507 (81.3 percent) of the cases requiring retrieval.

Out-of-school Estimation Weights

The probability of selection into the sample was based upon the person's initial classification among the 18 strata, as well as the person's inclusion or exclusion in the group of sample cases that were considered eligible for subsampling.

Each completed case should receive an initial weight that is equal to the product of two factors. The first factor is the inverse of the initial probability of selection (1 divided by probability of selection). The second factor is either 1, if the student was not eligible for followup subsampling, or 2, if the student was eligible for subsampling and actually fell into the subsample.

The initial weights were modified in order to compensate for the fact that some elements in the sampling frame were, in fact, out-of-scope. Out-of-scope elements include all students who were not living at the time of the data collection and a few students who never received loans.

Once the number of out-of-scope cases was determined, a corrected weight was obtained for each case within each stratum, by calculating the product of the initial case weight and the ratio of the number of in-scope cases to the number of initially sampled cases in the stratum.

The final adjusted case weight was obtained within each stratum by multiplying the initial case weight times the corrected case weight divided by the sum of the initial weights for all completed cases in the stratum. Thus, the final adjusted weight accounts for both out-of-scope cases and nonrespondents.

III. Accuracy of Estimates

The estimates in this report are subject to sampling and nonsampling error. Nonsampling error can be attributed to a number of sources: inability to obtain complete information about all students in all schools in the sample (such as, some students or schools refused to participate, or students participated but answered only certain items); ambiguous definitions; differences in interpreting questions; inability or unwillingness to give correct information; mistakes in recording or coding data; and other errors of collecting, processing, sampling, and estimating missing data.

Sampling error arises because a sample of individuals was selected from a population and used to make inferences about the population. Estimates derived from one sample differ from estimates derived from another sample drawn from the same population in the same way. These differences result from sampling variability. There are a number of methods for computing estimates of the sampling variability of the statistics produced from complex sample designs (that is, multistage, stratified, cluster samples with varying probabilities of selection) such as that used for NPSAS. For this study variance estimates were produced using a formula which closely approximates the above design features. (The procedure used is a SAS procedure, PROC CDCTAB, which is internal to NCES.)

One measure of sampling error is the standard error of an estimate. The standard error of the estimate may be used to express the level of confidence one may have that the true population parameter that is being estimated falls with in a range of values called a confidence interval. To establish a range of values that one can be 95 percent confident that the true population value will fall within, the standard error is multiplied by 1.96 and this product is added to and subtracted from the estimate to obtain the confidence range. For example, table 1 indicates that 20.1 percent of all undergraduate students enrolled in the fall of 1986 borrowed a Stafford loan during the 1986-87 school year. From table A1 the standard error of this estimate is given as 0.59. Therefore, we can be 95 percent confident that the true proportion of undergraduate students enrolled in the fall of 1986 who borrowed a Stafford loan is somewhere between 18.9 percent (20.1 - (1.96 * 0.59)) and 21.2 percent (20.1 + (1.96 * 0.59)). Standard errors for selected characteristics are presented in tables A1 thru A4. Standard errors for all other estimates presented in the report are available on request.

Table A1.--Standard errors for estimates of the percent of postsecondary students enrolled in the fall of 1986 who were awarded any aid, any loans, and Stafford loans, by level of study and control and level of institution

Control and level of institution	Any aid 1/ (in percent)	Loans (in percent)	
		Any loans	Stafford 2/
Undergraduates			
Total	0.80	0.66	0.59
Public	0.86	0.77	0.69
4-year doctoral	0.85	0.82	0.76
Other 4-year	1.42	1.41	1.35
2-year	1.15	0.65	0.60
Less-than-2-year	7.85	7.84	6.50
Private, not-for-profit	0.87	0.82	0.96
4-year doctoral	0.88	1.03	1.12
Other 4-year	1.22	1.21	1.41
2-year	2.94	3.18	2.70
Less-than-2-year	10.95	9.40	9.22
Private, for-profit	1.45	2.13	2.00
2-year and above	1.95	1.68	1.60
Less-than-2-year	1.63	2.94	2.87
Master's			
Total	1.07	0.75	0.74
Public	1.32	0.93	0.95
4-year doctoral	1.58	1.00	1.09
Other 4-year	2.68	1.49	1.32
Private	1.96	1.37	1.37
4-year doctoral	1.34	1.35	1.31
Other 4-year	3.55	2.56	2.22
Doctoral			
Total	1.77	2.13	1.83
Public	2.32	2.96	2.64
Private	1.87	2.90	2.51
First-professional			
Total	1.55	2.49	2.71
Public	2.71	2.31	2.33
Private	1.64	2.94	3.36

1/Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A2.--Standard errors for the estimates of the average amount of aid awarded for the 1986-87 school year to aided full-time postsecondary students enrolled in the fall of 1986, by level of study, and control and level of institution

Control and level of institution	Any aid 1/	Loans	
		Any loans	Stafford 2/
		Full-time undergraduates	
Total	74.4	20.8	13.0
Public	52.5	21.4	17.1
4-year doctoral	60.8	36.1	26.7
Other 4-year	91.3	31.5	23.0
2-year	94.4	47.7	47.6
Less-than-2-year	312.1	105.2	112.7
Private, not-for-profit	121.1	34.5	13.4
4-year doctoral	146.3	38.2	18.3
Other 4-year	194.2	46.6	15.5
2-year	230.5	73.1	51.7
Less-than-2-year	200.4	67.3	54.7
Private, for-profit	68.3	39.2	26.0
2-year and above	67.9	69.1	39.8
Less-than-2-year	109.5	60.3	50.7
		Full-time master's	
Total	305.2	177.6	107.2
Public	360.9	114.8	145.1
4-year doctoral	425.5	125.6	160.6
Other 4-year	353.8	258.9	274.6
Private, not-for-profit	401.8	324.3	113.6
4-year doctoral	385.8	365.9	131.0
Other 4-year	546.0	225.1	206.1
		Full-time doctoral	
Total	292.5	416.9	194.4
Public	409.5	614.9	289.6
Private	478.0	591.0	186.0
		Full-time first-professional	
Total	865.2	649.9	231.1
Public	430.3	339.6	77.3
Private	861.9	601.6	242.5

1/ Includes students who reported they were awarded aid but were not specific about the type of aid.
2/Formerly named Regular Guaranteed Student Loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A3.--Standard errors for estimates of the percent of individuals in various Stafford repayment statuses with selected characteristic: 1988

Selected characteristic	All Stafford Borrowers 2/	Stafford repayment status 1/		
		In default 3/	In Repayment 4/	Paid in full 5/
Control of institution 6/				
Public	0.87	1.85	1.14	1.17
Private, not-for-profit	0.78	1.34	1.04	1.07
Private, for-profit	0.49	1.73	0.62	0.70
Level of institution 7/				
4-year and above	0.68	1.82	0.83	1.02
2-year	0.58	1.77	0.70	0.91
Less than 2-year	0.44	1.67	0.54	0.60
Highest degree completed				
Did not complete degree	0.52	1.71	0.66	0.87
Less than a bachelor's	0.59	1.58	0.76	0.96
Bachelor's	0.66	1.16	0.88	1.07
Master's	0.40	0.60	0.53	0.69
Doctoral/Professional 8/	0.34	0.20	0.50	0.45
Major field of study 9/				
Vocational	0.62	1.79	0.77	1.01
Arts & humanities	0.35	0.97	0.46	0.62
Business	0.49	1.08	0.66	0.83
Education	0.33	0.75	0.41	0.65
Engineering	0.35	0.52	0.47	0.53
Natural sciences	0.26	0.48	0.35	0.46
Social sciences	0.37	0.98	0.50	0.60
Other	0.47	1.15	0.63	0.78
First-professional	0.31	0.45	0.45	0.39
Parents' income 10/				
Less than $11,000	0.35	1.41	0.43	0.59
$11,000 to 16,999	0.32	1.01	0.40	0.61
17,000 to 22,999	0.35	0.94	0.47	0.62
23,000 to 29,999	0.38	0.73	0.51	0.66
30,000 to 49,999	0.47	0.86	0.64	0.80
50,000 and above	0.38	0.60	0.51	0.64
Not reported	0.61	1.66	0.80	1.05

Table A3.--Standard errors for estimates of the percent of individuals in various Stafford repayment statuses with selected characteristic: 1988--continued

Selected characteristic	All Stafford Borrowers 2/	Stafford repayment status 1/		
		In default 3/	In Repayment 4/	Paid in full 5/
Average amount borrowed 11/				
Less than $ 2,500	0.52	1.77	0.52	1.10
$ 2,500 to 2,999	0.52	1.65	0.68	0.87
3,000 to 4,999	0.44	1.20	0.57	0.88
5,000 to 7,999	0.58	1.19	0.79	0.82
8,000 and above	0.59	0.89	0.83	0.65
Average monthly payment 12/				
Less than $ 50	0.52	1.76	0.59	1.16
$ 50 to 59	0.66	2.15	0.83	1.13
60 to 79	0.50	1.11	0.66	0.92
80 to 124	0.57	1.41	0.75	0.96
125 and above	0.53	1.29	0.72	0.72
Income 13/				
Less than $ 6,000	0.53	1.78	0.70	0.73
$ 6,000 to 14,999	0.47	1.58	0.64	0.76
15,000 to 24,999	0.51	1.27	0.67	0.90
25,000 to 39,999	0.51	0.94	0.67	0.96
40,000 and above	0.54	0.65	0.69	1.02

1/As reported by borrowers in 1988.
2/All individuals who applied for and received a Stafford loan or a Federally Insured Student Loan (FISL), and who left postsecondary schooling between 1976 and 1985. Some of these borrowers could have reentered postsecondary education after the selection of the sample.
3/Anyone who was in default from any lender as of 1988 or whose loan had been discharged in bankruptcy. This category also includes individuals whose repayment status could not be identified as of 1988 and who had been in default as of 1985.
4/Anyone who had made payments on their loans in 1987 or 1988 and had not been in default or paid-in-full from one of their lenders. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was in repayment as of 1985.
5/Anyone who had paid off one of their lenders without being in default from another lender. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was paid-in-full as of 1985.
6/The control of the institution in which the individual pursued their highest degree.
7/The level of the institution in which the individual pursued their highest degree.
8/Anyone completing a doctoral or a first-professional degree is included.
9/The major field of study at the institution in which the individual pursued their highest degree.
10/As reported by borrowers, parents' income at the time the individual entered a postsecondary institution.
11/The cumulative principal borrowed by an individual from Stafford, PLUS, ALAS, and other education loans.
12/The average combined monthly payment an individual makes for Stafford, PLUS, ALAS, and other education loans. For paid-in-full individuals the monthly payment made while in repayment.
13/An individual's (and spouse's) taxable and non-taxable income before withholdings for 1986.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 NPSAS: 1988 Student Loan Recipient Survey.

Table A4.--Standard errors for the estimates of the average income 1/ of individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988

Selected characteristic	All Stafford Borrowers 3/	Stafford repayment status 2/		
		In default 4/	In Repayment 5/	Paid in full 6/
Control of institution 7/				
Public	412	651	507	755
Private, not-for-profit	709	1,553	839	1,400
Private, for-profit	488	520	747	896
Level of institution 8/				
4-year and above	422	944	507	795
2-year	422	539	601	752
Less than 2-year	593	511	934	1,092
Highest degree completed				
Did not complete degree	443	409	667	852
Less than a bachelor's	418	597	585	677
Bachelor's	508	1,931	619	929
Master's	1,258	(14)	1,412	2,543
Doctoral/Professional 9/	1,913	(14)	1,912	5,428
Major field of study 10/				
Vocational	428	412	627	746
Arts & humanities	755	1,177	878	1,648
Business	813	1,319	914	1,679
Education	999	2,625	1,243	1,700
Engineering	1,275	(14)	1,625	1,813
Natural sciences	1,548	(14)	1,715	2,963
Social sciences	1,335	1,967	1,724	2,521
Other	747	1,292	990	1,345
First-professional	2,105	(14)	2,013	6,897
Parents' income 11/				
Less than $11,000	848	659	1,177	1,950
$11,000 to 16,999	1,053	1,155	1,146	2,276
17,000 to 22,999	932	1,859	1,226	1,604
23,000 to 29,999	771	1,939	983	1,299
30,000 to 49,999	734	2,120	867	1,532
50,000 and above	1,322	2,595	1,624	2,387
Not reported	500	586	654	934

Table A4.--Standard errors for the estimates of the average income 1/ of individuals who borrowed a Stafford loan for their postsecondary education, by repayment status and selected characteristic: 1988--continued

Selected characteristic	All Stafford Borrowers 3/	Stafford repayment status 2/		
		In default 4/	In Repayment 5/	Paid in full 6/
Average amount borrowed 12/				
Less than $ 2,500	568	656	980	799
$ 2,500 to 2,999	533	604	649	1,184
3,000 to 4,999	787	1,199	980	1,509
5,000 to 7,999	721	1,358	813	1,773
8,000 and above	851	3,248	859	3,055
Average monthly payment 13/				
Less than $ 50	746	1,374	1,009	1,179
$ 50 to 59	570	572	755	1,016
60 to 79	839	1,703	960	1,878
80 to 124	695	1,669	808	1,511
125 and above	1,078	2,785	1,177	3,049

1/An individual's (and spouse's) taxable and non-taxable income before withholdings for 1986.
2/As reported by borrowers in 1988.
3/All individuals who applied for and received a Stafford loan or a Federally Insured Student Loan (FISL), and who left postsecondary schooling between 1976 and 1985. Some of these borrowers could have reentered postsecondary education after the selection of the sample.
4/Anyone who was in default from any lender as of 1988 or whose loan had been discharged in bankruptcy. This category also includes individuals whose repayment status could not be identified as of 1988 and who had been in default as of 1985.
5/Anyone who had made payments on their loans in 1987 or 1988 and had not been in default or paid-in-full from one of their lenders. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was in repayment as of 1985.
6/Anyone who had paid off one of their lenders without being in default from another lender. This category also includes individuals whose repayment status could not be identified as of 1988 and whose repayment status was paid-in-full as of 1985.
7/The control of the institution in which the individual pursued their highest degree.
8/The level of the institution in which the individual pursued their highest degree.
9/Anyone completing a doctoral or a first-professional degree is included.
10/The major field of study at the institution in which the individual pursued their highest degree.
11/As reported by borrowers, parents' income at the time the individual entered a postsecondary institution.
12/The cumulative principal borrowed by an individual from Stafford, PLUS, ALAS, and other education loans.
13/The average combined monthly payment an individual makes for Stafford, PLUS, ALAS, and other education loans. For paid-in-full individuals the monthly payment made while in repayment.
14/Too few cases for a reliable estimate.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 NPSAS: 1988 Student Loan Recipient Survey.

IV. Analytic Methodology

All univariate comparisons cited in the text of this report are significant at or beyond the 0.05 level as determined by pairwise t-tests for independent samples. The level of significance used in making comparisons was adjusted for the number of comparisons made within a "family" of comparisons defined as either the row or column variable. Adjustments were made using a Bonferroni adjustment to control the overall probability of finding significant pairwise differences by chance alone at 0.05.

All entries in the tables were based on at least 30 unweighted cases. Percentage distributions developed for this report and total number of students by individual characteristics were based on the number of cases for whom data were available for the variable(s) of interest.

V. Variables Used in the Report

Since there may be as many as three data sources for a particular student in the in-school portion of the NPSAS, the database is fairly complex. Using it to produce national estimates and comparative analytic results requires decisions not only on which variables to use and how each variable will be treated, but also how these variables will be operationally defined and which source of data is the best for a given variable. The complexity of the database is compounded by the diversity inherent in postsecondary education, among institutions and among students who attend these institutions.

See Undergraduate Financing of Postsecondary Education and Student Financing of Graduate and Professional Education for a discussion on how the variables presented in the in-school portion of this report were operationally defined, the primary and secondary data sources used for a particular variable, imputation strategies followed, adjustments made to the data to provide comparable statistics across students with vastly different enrollment characteristics from institutions with differing operating characteristics, and the treatment of each variable in computing percentages or mean values, as appropriate.[8]

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[8]The two NPSAS reports are available from the Government Printing Office: Undergraduate Financing of Postsecondary Education, stock number 065-000-00337-6, for $11; and Student Financing of Graduate and Professional Education, stock number 065-000-00369-4, for $7. When ordering, send check or money order (payable to the Superintendent of Documents) to: Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402, and include stock numbers. You may also pay by VISA or MasterCard.

Variables used in the out-of-school portion of this report are defined below.

A. Stafford loan repayment status

Assigned values: In-default
In-Repayment
Paid-in-full

Operational definition:

In-default	Anyone who was in default from any lender as of 1988 or whose loan had been discharged in bankruptcy. Anyone whose repayment status could not be identified as of 1988 and who had been in default as of 1985 as identified from the Stafford program data files.
In-repayment	Anyone who had made payments on their loans in 1987 or 1988 and had not been in default or paid-in-full from one of their lenders. Anyone whose repayment status could not be identified as of 1988 and whose repayment status was in-repayment as of 1985.
Paid-in-full	Anyone who had paid off one of their lenders without being in default from another lender. Anyone whose repayment status could not be identified as of 1988 and whose repayment status was paid-in-full as of 1985.

B. Last year enrolled in school

Assigned values: single years from 1976 to 1988 and a category for still enrolled

Operational definition:

The last year an individual was enrolled in school. The original sample was selected based on individuals who had left school between 1976 and 1985. Since individuals were contacted in 1988, it was possible for them to have reentered school and still be enrolled, to have reentered school and left again between 1985 and 1988, or to have remained out-of-school.

C. Control of institution

Assigned values: Public
Private, not-for-profit
Private, for-profit

Operational definition:

Public	An educational institution operated by publicly elected or appointed school officials and supported primarily by public funds. The institution's program(s) and activities are under the control of these officials.
Private, not-for-profit	An educational institution that is controlled by an individual or by an agency other than a State, a subdivision of a State or the the Federal Government, that is usually supported primarily by other than public funds, and the operation of whose program rests with other than publicly elected or appointed officials.
Private, for-profit	An educational institution that is under private control and whose profits, derived from revenues, are subject to taxation.
Data adjustment	Since it is possible for individuals to have recorded up to 4 schools attended, the control of institution represents institutions in which individuals pursued their highest degree.

D. Level of institution

Assigned values: 4-year and above
2-year
Less-than-2-year

Operational definition:

4-year and above	Institutions or subsidiary elements that provide postsecondary education and that confer at least a baccalaureate degree in one or more programs.
2-year	Institutions or subsidiary elements that provide postsecondary education and that confer at least a 2-year formal award (certificate or associate degree) or have a 2-year program that is creditable toward a baccalaureate or higher degree in one or more programs. These institutions cannot award a baccalaureate degree.
Less-than-2-year	Institutions or subsidiary elements that provide postsecondary education and all of whose programs are less than 2 years long. These institutions must

offer, at a minimum, one program at least 3 months in duration that results in a terminal occupational award or is creditable toward a formal 2-year or higher award.

Data adjustment — Since it is possible for individuals to have recorded up to 4 schools attended, the level of institution represents institutions in which individuals pursued their highest degree.

E. Highest degree completed

Assigned values:
Did not complete degree
Less than a bachelor's
Bachelor's
Master's
Doctoral/professional

Operational definition:

Did not complete degree — Individuals who responded that they did not complete a degree at any of the schools they attended.

Less than a bachelor's — Individuals who responded that the highest degree completed at any of the schools they attended was a certificate, diploma, degree for completion of a program of 2-years or less than 2-years in length, or an associate's degree (A.A.).

Bachelor's degree — Individuals who responded that the highest degree they completed was a bachelor's degree (B.A., B.S., etc.).

Master's degree — Individuals who responded that the highest degree completed was a master's degree or equivalent (M.A., M.S., M.B.A., etc.).

Doctoral/professional — Individuals who responded that the highest degree completed was a Doctoral degree (Ph.D., Ed.D., etc.) or Professional degree (M.D., D.D.S., J.D., etc.).

Data adjustment — Anyone who reported that they had completed a professional degree, but had a vocational major field of study was reclassified as completing less than a bachelor's degree. Anyone else who reported that they had completed a first-professional degree but did not report majoring in a professional field was reclassified as completing a bachelor's degree. (Definition of first-professional major is provided below.)

F. Major field of study

Assigned values:
- Vocational
- Arts & humanities
- Business
- Education
- Engineering
- Natural sciences
- Social sciences
- Other
- First-professional

Operational definition:

Each reported literal major field of study was numerically coded into 88 programs using the Classification of Instructional Programs' (CIP) 2-digit, and in a few instances 4- and 6-digit, numeric program codes (see appendix B for a listing of these programs). For purposes of this report, these 88 programs were aggregated using the following scheme:

	NPSAS CIP code
Vocational	01, 09-11, 14, 18, 29, 34-35, 39, 58, 60, 70-73, and 79
Arts and humanities	30-33, 41-44, 42, and 74-78
Business	06-08
Education	19-24
Engineering	25-28
Natural sciences	46-48 and 54-57
Social sciences	59, and 61-69
Other	02-05, 12-13, 15-17, 36-38, 45, 49-51, and 88
First-professional	40, 53, and 80-87

Data adjustment: Since it is possible for individuals to have recorded up to 4 schools attended, the major field of study represents institutions in which individuals pursued their highest degree. Anyone who attended a less than 2-year institution

automatically was classified as having a vocational field of study. Anyone who indicated that their major field of study was a professional field but reported that they were not pursuing a professional degree were reclassified to the "other" major field of study.

G. Parents' income

Operational definition:

Parents' or guardians' total yearly gross income (before taxes) at the time the individual entered postsecondary education and as reported by the borrower.

H. Average amount borrowed

Operational definition:

The cumulative principal borrowed by an individual from Stafford loans, PLUS, ALAS, and other education loans.

I. Average monthly payment

Operational definition:

The average combined monthly payment an individual makes for Stafford loans, PLUS, ALAS, and other education loans. For paid-in-full individuals, it represents the monthly payment made while in-repayment. For defaulters, it represents the monthly payment an individual was supposed to make or the amount made before going into default.

J. Income

Operational definition:

An individual's (and spouse's) taxable and nontaxable income before withholdings for 1986. Individuals (and spouses) with 0 income for 1986 were excluded from the analysis.

K. Earnings

Operational definition:

An individual's weekly earnings multiplied by 52 for current job, or if no current job, any job worked at in 1988. Individuals with 0 earnings for 1988 were excluded from the analysis.

Appendix B: Classification of Instructional Programs

Classification of Instructional Programs (CIP)

Coding system for National Postsecondary Student Aid Study (NPSAS)

NPSAS Code	CIP Code	Title
01	01XXXX	Agribusiness and agricultural production
02	02XXXX	Agricultural sciences
03	03XXXX	Renewable natural resources
04	04XXXX	Architecture and environmental design
05	05XXXX	Area and ethnic studies
06	06XXXX	Business and management
07	0602XX	Accounting
08	0603XX	Banking and finance
09	07XXXX	Business and office
10	0706XX	Secretarial and related programs--This does not include typing and general office
11	08XXXX	Marketing and distribution
12	09XXXX	Communications
13	0904XX	Journalism
14	10XXXX	Communications technologies
15	11XXXX	Computer and information sciences
16	1102XX	Computer programming
17	1103XX	Data processing
18	12XXXX	Consumer, personal, and miscellaneous services
19	13XXXX	Education
20	131201	Adult and continuing education
21	131202	Elementary education
22	131203	Junior high education
23	131204	Pre-elementary education
24	131205	Secondary education
25	14XXXX	Engineering
26	1408XX	Civil engineering
27	141001	Electrical, electronics and communications engineering
28	1419XX	Mechanical engineering
29	15XXXX	Engineering-related technologies
30	16XXXX	Foreign languages
31	160501	German
32	160901	French
33	160905	Spanish
34	17XXXX	Allied health
35	170605	Practical nursing
36	18XXXX	Health sciences
80	1803XX	Chiropractic
81	180401	Dentistry
82	181001	Medicine
37	1811XX	Nursing-RN
83	1812XX	Optometry

NPSAS Code	CIP Code	Title
84	1813XX	Osteopathic medicine
85	1814XX	Pharmacy
86	1815XX	Podiatry
87	1824XX	Veterinary medicine
38	19XXXX	Home economics
39	20XXXX	Vocational home economics
40	220101	Law
79	220103	Legal assisting
41	23XXXX	Letters
42	230401	Composition
43	230701	American literature
44	230801	English literature
78	24XXXX	Liberal/general studies
45	25XXXX	Library and archival sciences
46	26XXXX	Life sciences and natural sciences
47	27XXXX	Mathematics
48	279999	Calculus
49	28XXXX	Military sciences--to include 29XXXX military technologies
50	31XXXX	Parks and recreation
51	32XXXX	Functional skills--to include 32XXXX-37XXXX (Basic skills, citizenship/civic activities, health related activities, interpersonal skills, leisure and recreational activities, personal awareness)
52	38XXXX	Philosophy and religion
53	39XXXX	Theology
88	3906XX	Theological studies
54	40XXXX	Physical sciences
55	4005XX	Chemistry
56	400601	Geology
57	4008XX	Physics
58	41XXXX	Science technologies
59	42XXXX	Psychology
60	43XXXX	Protective services
61	44XXXX	Public affairs
62	4407XX	Social work (inc. medical social work)
63	45XXXX	Social sciences
64	4502XX	Anthropology
65	4506XX	Economics
66	4507XX	Geography
67	4508XX	History
68	4510XX	Political science and government
69	4511XX	Sociology
70	46XXXX	Construction trades
71	47XXXX	Mechanics and repairers
72	48XXXX	Precision production (inc. industrial arts)
73	49XXXX	Transportation and material moving

NPSAS Code	CIP Code	Title
74	50XXXX	Visual and performing arts
75	5003XX	Dance
76	5007XX	Fine arts
77	5009XX	Music
95	999995	Uncodeable
96	999996	Transfer course

Note: CIP categories 21 (Industrial arts), 29 (Military technologies), and 30 (Mult./interdisciplinary studies) were deleted. Also, calculus was inserted as a separate non-CIP category.

Appendix C: The Survey Questionnaire

NORC 4469
Form Approved
O.M.B. No. 1850-0616
App. Exp. 6/88

FOR OFFICE AND FI USE ONLY:

CONFIDENTIAL

NATIONAL POSTSECONDARY STUDENT AID STUDY

Student Loan Recipient Questionnaire

Prepared for:

U.S. Department of Education
Center for Education Statistics
Washington, D.C.

Prepared by:

NORC
A Social Science Research Center
University of Chicago
1155 E. 60th Street
Chicago, Illinois

FOR OFFICE AND FI USE ONLY:

Personal 1

Telephone 2

Mail 3

|_|_| : |_|_| AM/PM
TIME BEGAN

DISP. CODE |_|_|

The Federal Privacy Act of 1974 requires that each survey respondent be informed of the following:

1) This survey is authorized by law (20 USC 1221e-1). While you are not required to respond, your cooperation will make the results of this survey comprehensive, accurate and timely.

2) You are subject to no penalty for not providing all or any part of the requested information.

3) The purpose for which this information is to be used is to provide statistics on a national sample of individuals who have used Guaranteed Student Loans (GSL) to finance all or part of their education. These statistics will be related to postsecondary educational costs, financial aid, use of loans, and other factors concerning the educational experiences of former GSL borrowers.

4) The routine uses of these data will be statistical in nature as detailed in Paragraph 9 of Appendix B of the Department Regulations (34 CFR 5b) published in the Federal Register, Vol. 45, No. 92, May 9, 1980.

GENERAL INSTRUCTIONS

1. There are three types of questions asked in this questionnaire. Please follow the instructions given below for each type.

   a. The first type of question requires that you write an answer in the space provided.

   Example: What is your current occupation?

   Occupation: Teacher

   What is your weekly income at this job?

   $ 500 . 00

   b. The second type of question lists the possible answers and asks you to circle only one correct answer code.

   Example: What is your gender?

   Male 1
   Female ..... (2)

   c. The third type of question lists the possible answers and asks you to circle all answer codes that apply.

   Example: Last week, did you do any of the following?

   (CIRCLE ALL THAT APPLY)

   See a play 1
   Go to a movie ..... (1)
   Attend a sporting event ..... (1)

2. The number of questions to be answered varies depending on your circumstances.

3. Please answer all questions in the order they appear on the questionnaire unless instructed otherwise. For some questions, the answer you provide will deferime if you should answer the next question or skip to another question. The instructions to skip to another question are given in parentheses next to the answer. If the answer you provide has no skip instruction next to it, continue with the next question.

   Example: 1. Does your spouse have a student loan?

   Yes ..... (1) (SKIP TO Q.3, p.9)
   No 2

   In the above example, if you circled code 1 (Yes), you would skip question 2 and go directly to question 3. If you had circled code 2 (No), you would go on to the next question (in this example question 2).

PLEASE READ EACH QUESTION CAREFULLY, AND START WITH QUESTION 1 BELOW:

START HERE →

SECTION 1: EDUCATION HISTORY

Section 1 of the questionnaire concerns your education background.

1. Regarding your high school education, which of the following did you receive?

   (CIRCLE ONE)

   A diploma from high school 1
   A diploma through GED or equivalency test 2
   A certificate of high school attendance 3
   Did not complete high school or equivalent 4

2. We would like to know about your enrollment in postsecondary education. Please print the following information about **all** postsecondary schools (colleges, universities, vocational/technical schools, etc.) you have ever attended. If you are currently attending a postsecondary school, please start with that one. If you are not currently attending, please start with the most recent school you attended and work backwards. If you attended more than one school at the same time, please use separate entries for each school. If you attended the same school for two or more different degrees or programs, please list that school for each degree or program.

   In Column E, please enter the appropriate code for the award/degree you were working toward at this school. (Codes are listed in the box below.) If you were not working toward any degree or formal award, enter "00" in Column E.

A	B	C	D	E	F	
School Name, City, State	Year You Began Attending	Year You Last Attended (IF CURRENTLY ATTENDING ENTER "00")	Major Field or Program of Study	Award/Degree Sought [ENTER CODE] (SEE BOX BELOW FOR CODES)	Completed Award/Degree? (FOR EACH SCHOOL CIRCLE ONE) Yes	No
School Name City State	19	19			1	2
School Name City State	19	19			1	2
School Name City State	19	19			1	2
School Name City State	19	19			1	2

Award/Degree Codes for use in column "E" Above:

00 Not working toward any degree or formal award.

01 Certificate, Diploma, Degree for completion of a program of less than 2 years in length.

02 Certificate, Diploma, Degree for completion of a program of at least 2 years in length, but less than 4 years (excluding Associate's Degree).

03 Associate's Degree (A.A., etc.)

04 Bachelor's Degree (B.A., B.S., etc.)

05 Master's Degree or equivalent (M.A., M.S., M.B.A., etc.)

06 Doctoral Degree (Ph.D., Ed.D., etc.)

07 Professional Degree (M.D., D.D.S., J.D., etc.)

3. Do you expect to obtain any postsecondary education in addition to the postsecondary education you reported in Question 2?

Yes 1

No . . . . . 2 (SKIP TO Q.5, p.4)

4. What is the highest level of education you expect to obtain?

(CIRCLE ONE)

Vocational, trade or business school after high school

Less than 2 years 01

2 years or more 02

College or university

Less than 2 years of college 03

Associate's Degree (A.A., etc.) 04

Bachelor's Degree (B.A., B.S., etc.) 05

Master's Degree or equivalent (M.A., M.S., M.B.A., etc.) 06

Doctoral Degree (Ph.D., Ed.D., etc.) 07

Professional degree (M.D., D.D.S., J.D., etc.) 08

SECTION 2: GUARANTEED STUDENT LOANS (GSL)

According to GSL records you have received at least one federally guaranteed or insured student loan (i.e., GSL/FISL). A GSL has an interest rate of 7, 8 or 9% based on when you first received the loan. A GSL may also carry the name of the state in which the loan was taken out (e.g., CGSL — California Guaranteed Student Loan). In answering the following questions about your GSL, please check your payment form(s) to be sure your answers pertain to your GSLs and not to some other education loans you may also have had.

5. From whom did you learn of the availability of GSLs?

(CIRCLE ALL THAT APPLY)

Lending institution (bank, credit union, etc.) 1
Postsecondary institution (college, vocational school, etc.) 1
High school or other counselor 1
State guarantee agency 1
Friend 1
Relative 1
Media (newspaper, magazine, radio, T.V., etc.) 1
Other (Specify)_____ 1

6. When and from whom did you receive information about repayment of your first GSL?

(CIRCLE ALL THAT APPLY)

No information received 1
From the postsecondary school when the loan was made 1
From the lending institution when the loan was made 1
From the lending institution while in school 1
From the postsecondary school when leaving school 1
From the lending institution when leaving school 1

7. How many different GSLs did you receive (e.g., if you received a loan for each of your four years in college, enter "04")?

NUMBER ☐☐

8. What interest rate do you pay on your GSL?

(CIRCLE ONE)

7% 1
8% 2
9% 3

9. **For each year that you received a GSL,** please provide the following information. Please start with the most recent year you received a GSL and work backwards.

	1 **Enrollment Period Covered By This GSL**	2 **Total Amount Borrowed**	3 **Primary Attendance Status in School** **(CIRCLE ONE)**	4 **Other Sources of Funds Used During This Enrollment Period** **(CIRCLE ALL THAT APPLY)**
A.	From: ___ 19 ___ Month Year To: ___ 19 ___ Month Year	$_____.00	Full-Time 1 Part-Time 2	Grant/Scholarship 1 Other Loan 1 College Work Study 1 Earnings from Work 1 Spouse/Parents/Other 1
B.	From: ___ 19 ___ Month Year To: ___ 19 ___ Month Year	$_____.00	Full-Time 1 Part-Time 2	Grant/Scholarship 1 Other Loan 1 College Work Study 1 Earnings from Work 1 Spouse/Parents/Other 1
C.	From: ___ 19 ___ Month Year To: ___ 19 ___ Month Year	$_____.00	Full-Time 1 Part-Time 2	Grant/Scholarship 1 Other Loan 1 College Work Study 1 Earnings from Work 1 Spouse/Parents/Other 1
D.	From: ___ 19 ___ Month Year To: ___ 19 ___ Month Year	$_____.00	Full-Time 1 Part-Time 2	Grant/Scholarship 1 Other Loan 1 College Work Study 1 Earnings from Work 1 Spouse/Parents/Other 1
E.	From: ___ 19 ___ Month Year To: ___ 19 ___ Month Year	$_____.00	Full-Time 1 Part-Time 2	Grant/Scholarship 1 Other Loan 1 College Work Study 1 Earnings from Work 1 Spouse/Parents/Other 1
F.	From: ___ 19 ___ Month Year To: ___ 19 ___ Month Year	$_____.00	Full-Time 1 Part-Time 2	Grant/Scholarship 1 Other Loan 1 College Work Study 1 Earnings from Work 1 Spouse/Parents/Other 1

10. For the GSLs listed in Q.9, from how many different lenders (e.g., ABC Commercial Bank, City Savings and Loan, Metro Credit Union) did you receive a loan?

NUMBER OF LENDERS: ☐☐

11. For each loan or set of loans received from <u>different</u> lenders, please answer the following questions. If you received all of your loans from one lender, report on this set of loans under Lender A. If you received loans from more than two <u>different</u> lenders, please answer the following questions for the two lenders that provided you most recently with GSLs, starting with Lender A as the most recent. If any of the questions are not applicable, please enter N/A for those items.

If you are currently in school and just received a GSL please fill in A (and B) only for previous GSL(s).

		Lender A	Lender B
A.	Total amount of loan(s)	$_____.00	$_____.00
B.	Amount of scheduled monthly payment	$_____.00	$_____.00
C.	Date of your first payment	☐☐ Month 19☐☐ Year	☐☐ Month 19☐☐ Year
D.	Date of most recent payment	☐☐ Month 19☐☐ Year	☐☐ Month 19☐☐ Year
E.	Number of payments made to date	☐☐☐	☐☐☐
F.	Date scheduled to complete payment	☐☐ Month 19☐☐ Year	☐☐ Month 19☐☐ Year
	OR		
	Date completed payment	☐☐ Month 19☐☐ Year	☐☐ Month 19☐☐ Year

100

Note: Questions 12 through 23 refer to loans from Lender A only.

12. For your GSL or set of GSLs from Lender A: Is this loan currently . . .

(CIRCLE ONE FOR BOTH ITEMS)

	YES	NO
In grace period	1	2
Discharged in bankruptcy	1	2

13. Has this loan or set of loans from Lender A ever been in deferment?

(CIRCLE ONE ONLY)

Yes, is currently deferred	1
Yes, but no longer deferred	2
No	3 (SKIP TO Q. 15, p.8)

14. What type of deferment(s) were you granted and what was the duration of each?

	(CIRCLE ALL THAT APPLY)	Duration of Deferment (MONTHS)
Rehabilitation training	1	☐☐
Graduate fellowship program	1	☐☐
In school	1	☐☐
Active duty in Armed Forces/Officer in the Commissioned Corps of Public Health Service	1	☐☐
Volunteer in Peace Corps or ACTION	1	☐☐
Volunteer in tax-exempt organization (comparable to Peace Corps or ACTION)	1	☐☐
Temporary total disability (you or your spouse)	1	☐☐
Internship or residency	1	☐☐
Unemployment	1	☐☐

15. Have you ever been in default on your loan from Lender A?

Yes 1
No . . . . . 2 (SKIP TO Q.20, p.9)

16. When did you miss your first payment that led to your default?

|_|_| 19 |_|_|
Month Year

17. When your loan from Lender A went into default, how important was each of the following circumstances in causing the default?

(CIRCLE ONE FOR EACH ITEM)

	Very Important	Somewhat Important	Not Important
You were unemployed and without income	1	2	3
You were working, but had insufficient funds to meet living costs	1	2	3
Repaying more important loans than GSL	1	2	3
Dissatisfaction with education program for which loan was obtained	1	2	3
Interfering personal problems	1	2	3
Confused by repayment process (e.g., wrong billing, never contacted for repayment)	1	2	3
You did not realize it was a loan that you had to repay	1	2	3

18. Before this loan went into default, were you aware of the deferment options offered by the GSL program?

Yes 1
No 2

19. **Since this loan went into default,** have you begun making payments?

(CIRCLE ONE)

Yes . . . . . 1 → Date Payments Began: |_|_| 19 |_|_|
Month Year
No 2

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20. From whom have you received or do you expect to receive assistance in repaying your GSL(s) from Lender A?

(CIRCLE ALL THAT APPLY)

Parents/Guardians 1
Other Relatives 1
Friends 1
Other 1
None of the above . . . . . 1 (SKIP TO Q. 22 BELOW)

21. What proportion of the total loan did they or will they pay?

(CIRCLE ONE)

100% 1
75-99% 2
50-74% 3
25-49% 4
Under 25% 5

Note: Please answer Questions 22 and 23 for that point in time when you were scheduled to start repaying your GSL(s) from Lender A.

22. At that time, were you . . .

(CIRCLE ONE)

Single, never married . . . 1
Married 2
Separated 3
Divorced 4
Widowed 5

23. How many dependents, including your spouse, did you have for whom you provided at least half of their support? (If none, enter "00". Do not include yourself.)

NUMBER OF DEPENDENTS: |_|_|

24. Note: Questions 25 through 36 refer to loans from Lender B only. If you had no loans from a second lender (see Question 11, column B, p. 6), please check the box ☐ and skip to Q. 37, p. 13.

25. For your GSL or set of GSLs from Lender B: Is this loan currently . . .

	(CIRCLE ONE FOR BOTH ITEMS)	
	YES	**NO**
In grace period	1	2
Discharged in bankruptcy	1	2

26. Has this loan or set of loans from Lender B ever been in deferment?

	(CIRCLE ONE ONLY)	
Yes, is currently deferred	1	
Yes, but no longer deferred	2	
No	3	(SKIP TO Q. 28, p. 11)

27. What type of deferment(s) were you granted and what was the duration of each?

	(CIRCLE ALL THAT APPLY)	**Duration of Deferment (MONTHS)**
Rehabilitation training	1	☐☐
Graduate fellowship program	1	☐☐
In school	1	☐☐
Active duty in Armed Forces/Officer in the Commissioned Corps of Public Health Service	1	☐☐
Volunteer in Peace Corps or ACTION	1	☐☐
Volunteer in tax-exempt organization (comparable to Peace Corps or ACTION)	1	☐☐
Temporary total disability (you or your spouse)	1	☐☐
Internship or residency	1	☐☐
Unemployment	1	☐☐

28. Have you ever been in default on your loan from Lender B?

Yes 1
No . . . . . 2 (SKIP TO Q. 33, p. 12)

29. When did you miss your first payment that led to your default?

___ 19 ___
Month Year

30. When your loan from Lender B went into default, how important was each of the following circumstances in causing the default?

(CIRCLE ONE FOR EACH ITEM)

	Very Important	Somewhat Important	Not Important
You were unemployed and without income	1	2	3
You were working, but had insufficient funds to meet living costs	1	2	3
Repaying more important loans than GSL	1	2	3
Dissatisfaction with education program for which loan was obtained	1	2	3
Interfering personal problems	1	2	3
Confused by repayment process (e.g., wrong billing, never contacted for repayment)	1	2	3
You did not realize it was a loan that you had to repay	1	2	3

31. Before this loan went into default, were you aware of the deferment options offered by the GSL program?

Yes 1
No 2

32. **Since this loan went into default,** have you begun making payments?

(CIRCLE ONE)

Yes . . . . . 1 → Date Payments Began: ___ 19 ___
Month Year
No 2

33. From whom have you received or do you expect to receive assistance in repaying your GSL(s) from Lender B?

(CIRCLE ALL THAT APPLY)

Parents/Guardians 1
Other Relatives 1
Friends 1
Other 1
None of the above . . . . . 1 (SKIP TO Q. 35 BELOW)

34. What proportion of the total loan did they or will they pay?

(CIRCLE ONE)

100% 1
75-99% 2
50-74% 3
25-49% 4
Under 25% 5

Note: Please answer Questions 35 and 36 for that point in time when you were scheduled to start repaying your GSL(s) from Lender B.

35. At that time, were you . . .

(CIRCLE ONE)

Single, never married . . . 1
Married 2
Separated 3
Divorced 4
Widowed 5

36. How many dependents, including your spouse, did you have for whom you provided at least half of their support? (If none, enter "00". Do not include yourself.)

NUMBER OF DEPENDENTS: ⌊__⌋⌊__⌋

37. In addition to your GSL(s) have you received any other loans to help finance your postsecondary education?

Yes 1
No . . . . . 2 (SKIP TO Q. 39 BELOW)

38. What other loans did you receive, how much did you borrow, what is the outstanding balance, and what are the current monthly payments? Write amounts for each category.

	(CIRCLE ALL THAT APPLY)	Total Amount Borrowed	Balance Remaining	Current Monthly Payments
Parent Loans for Undergraduate Students (PLUS)/ Auxiliary Loans To Assist Students (ALAS)	1	$_____.00	$_____.00	$_____.00
Other Education Loans	1	$_____.00	$_____.00	$_____.00

39. Have you ever consolidated your GSLs with other postsecondary education loans for repayment?

Yes 1
No 2

40. Does your spouse have any postsecondary education loans?

(CIRCLE ONE)

Yes 1
No . . . . . 2 (SKIP TO Q. 42, p. 14)
Not married . . . . . 3 (SKIP TO Q. 42, p. 14)

41. How much did your spouse borrow, what is the outstanding balance, and what are the current monthly payments? Write amounts for each category.

Total Amount Borrowed	Balance Remaining	Current Monthly Payments
$_____.00	$_____.00	$_____.00

SECTION 3: CURRENT FINANCIAL STATUS

The following questions ask for some information concerning your current financial situation. Please answer all parts of the following questions. If exact figures are not available, please use your best estimates. If you are not married, please ignore any references to your spouse.

42. Please indicate what you currently spend each month in each of the following categories. If you do not spend anything on a particular item, please enter "0" in the space provided.

	Typical Average Monthly Expense/Payment	Current Balance of Loan(s)
A. Rent	$_____.00	
B. Home mortgage (total payment)	$_____.00	$_____.00
C. Payments on all other loans, such as auto, business or life insurance loans (excluding your and your spouse's postsecondary education loans and your home mortgage)	$_____.00	$_____.00
D. Other monthly living expenses (utilities, food, recreation, transportation, child care, tuition, health care, insurance, etc.)	$_____.00	

43. What was your (and your spouse's) combined taxable income before withholdings in 1986? (If none, enter "0".)

$_____.00
1986 Taxable Income

44. What was your (and your spouse's) combined non-taxable income (such as child support, disability income, income from tax exempt bonds) in 1986? (If none, enter "0".)

$_____.00
1986 Non-Taxable Income

SECTION 4: WORK HISTORY

45. Have you been employed for longer than three months, either full- or part-time, since you first left post-secondary education? (If you are currently enrolled in a postsecondary education institution please report on employment for those periods that you were not attending school.)

Yes 1

No . . . . . 2 (SKIP TO Q. 47, p. 16)

46. Starting with your current or last job and working backwards, please enter the following information for each job/occupation listed (e.g., salesperson, waitress, secretary, assembler). Please include all jobs that you have held for longer than three months.

A	B	C	D	E	F
Job/Occupation	Started Working	Stopped Working (IF CURRENTLY AT THAT JOB, ENTER "00")	Hours Worked Per Week	Beginning Earnings Per Week (BEFORE WITHHOLDINGS)	Current or Last Earnings Per Week (BEFORE WITHHOLDINGS)
(ENTER CURRENT OR MOST RECENT JOB/OCCUPATION FIRST AND WORK BACKWARDS)	MONTH YEAR	MONTH YEAR			
1. _____	☐☐ 19☐☐	☐☐ 19☐☐	_____	$_____.00	$_____.00
2. _____	☐☐ 19☐☐	☐☐ 19☐☐	_____	$_____.00	$_____.00
3. _____	☐☐ 19☐☐	☐☐ 19☐☐	_____	$_____.00	$_____.00
4. _____	☐☐ 19☐☐	☐☐ 19☐☐	_____	$_____.00	$_____.00
5. _____	☐☐ 19☐☐	☐☐ 19☐☐	_____	$_____.00	$_____.00
6. _____	☐☐ 19☐☐	☐☐ 19☐☐	_____	$_____.00	$_____.00
7. _____	☐☐ 19☐☐	☐☐ 19☐☐	_____	$_____.00	$_____.00
8. _____	☐☐ 19☐☐	☐☐ 19☐☐	_____	$_____.00	$_____.00
9. _____	☐☐ 19☐☐	☐☐ 19☐☐	_____	$_____.00	$_____.00
10. _____	☐☐ 19☐☐	☐☐ 19☐☐	_____	$_____.00	$_____.00

SECTION 5: BACKGROUND INFORMATION

47. What is your date of birth?

MONTH ___ DAY ___ 19___ YEAR

48. What is your gender?

Male 1
Female 2

49. What is your current marital status?

(CIRCLE ONE)

Single, never married 1
Married 2
Separated 3
Divorced 4
Widowed 5

50. For how many dependents, including your spouse, do you currently provide at least half of their support? (If none, enter "00". Do not include yourself.)

NUMBER OF DEPENDENTS: ___

51. Are you of Hispanic ethnic descent?

Yes 1
No 2

52. What is your race?

(CIRCLE ONE)

American Indian or Alaskan Native . . 1
Asian or Pacific Islander 2
Black 3
White 4
Other (Specify)_____ . . 5

53. What was the highest level of education your father/male guardian and mother/female guardian had completed at the time you first entered postsecondary education?

(CIRCLE ONE IN EACH COLUMN)

	FATHER	MOTHER
Less than high school diploma	01	01
General Equivalency Diploma (GED)	02	02
High school graduation	03	03
Vocational, trade, or business school after high school		
Less than 1 year	04	04
At least 1 year but less than 2 years	05	05
2 years or more	06	06
College or university		
Less than 2 years of college	07	07
2 or more years of college (including a 2 year degree)	08	08
Completed college (4 or 5 year degree)	09	09
Master's Degree or equivalent	10	10
Ph.D., M.D., or other advanced professional degree	11	11
Don't Know	98	98

54. What was your parents' or guardians' total yearly gross income (before taxes) at the time you first entered postsecondary education?

(CIRCLE ONE)

$10,999 or less	01
$11,000 to $16,999	02
$17,000 to $22,999	03
$23,000 to $29,999	04
$30,000 to $49,999	05
$50,000 or more	06
Don't Know	98

55. What was the job or occupation of your father/male guardian and mother/female guardian when you first entered postsecondary education? (For example: salesperson, waiter, secretary, assembler, lawyer.)

(WRITE IN JOB OR OCCUPATION)

Father's Job or Occupation: _____

Mother's Job or Occupation: _____

Please print your name, address and telephone number below:

_____ Your Name	_____ Spouse's Name (if applicable)
_____ Your Maiden Name (if applicable)	(____) _____ Telephone Number
_____ Street Address	
_____ City	
_____ State Zip Code	

Once again, your name will never be associated with the information you give us. It will never be known to anyone outside NORC.

THANK YOU FOR YOUR PARTICIPATION.

PLEASE RETURN THE QUESTIONNAIRE IN THE POSTAGE-PAID ENVELOPE.

12 /113

FOR OFFICE AND INTERVIEWER USE ONLY:

INTID: |_|_|_|_|_|_|

CODER ID: |_|_|_|_|_|_|

CADER ID: |_|_|_|_|_|_|

TIME ENDED |_|_| : |_|_| AM/PM

DATE COMP. |_|_| |_|_| 19|8|8|
MONTH DAY YEAR